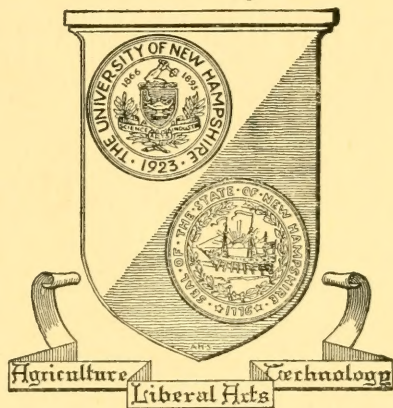


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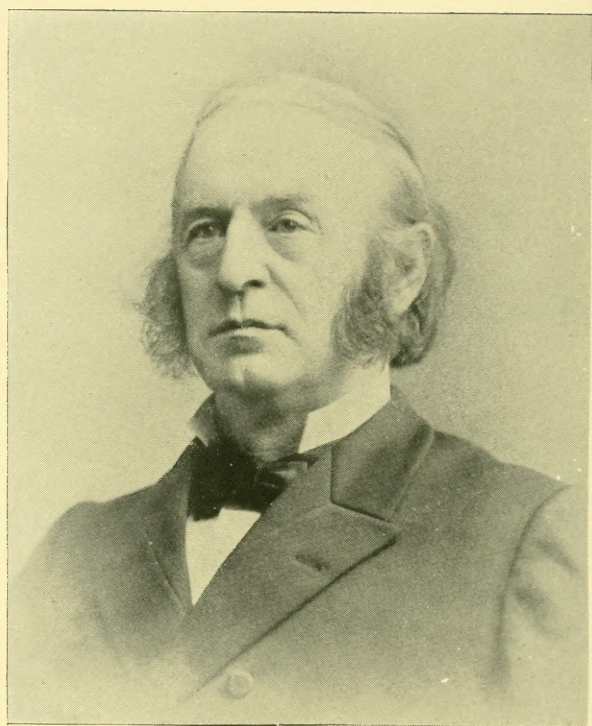
VOLUME II.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1893.

CONTENTS.

VOL. II.

REPORT OF THE SUPERINTENDENT OF PUBLIC INSTRUCTION	268
REPORT OF THE BANK COMMISSIONERS	452
REPORT OF THE COMMISSIONERS OF LUNACY	52
REPORT OF THE FORESTRY COMMISSIONERS	12
REPORT OF THE COLLEGE OF AGRICULTURE	242
REPORT OF THE ASYLUM FOR THE INSANE	100
REPORT OF THE INDUSTRIAL SCHOOL	72



J. N. Patterson

ANNUAL REPORT
OF THE
SUPERINTENDENT
OF
PUBLIC INSTRUCTION,

BEING THE
FORTY-SEVENTH ANNUAL REPORT UPON THE PUBLIC
SCHOOLS OF NEW HAMPSHIRE.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1893.

Printed by
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Concord, N. H.

REPORT.

OFFICE OF SUPERINTENDENT OF PUBLIC INSTRUCTION,
CONCORD, N. H., October, 1893.

To His Excellency John B. Smith, Governor of New Hampshire :

SIR :—I have the honor to transmit through you to the General Court the forty-seventh annual report of the schools of the state, the same being the twenty-sixth report since the establishment of this office, and embracing—

- I. Extracts from reports of city superintendents and town committees.
- II. Statistical tables.
- III. Discussions and recommendations.
- IV. Biography of Hon. J. W. Patterson.
- V. Report of the State Normal School.
- VI. Report of the State Teachers' Association.

Respectfully,

FRED GOWING,
Superintendent of Public Instruction.

EXTRACTS

FROM

CITY AND TOWN SCHOOL REPORTS.

ALBANY.—ALMEDIA C. COBB, ORRA L. PIPER.

CHANGE OF TEACHERS.—FAULTFINDINGS.

There can be no greater error than to suppose our schools are benefited by a continual change of teachers. It should only be done when a poor one has been employed.

There can be no greater injury to the schools than for parents to be continually finding fault with the teacher, without knowing whereof they speak. In many instances an investigation would place the blame where it belonged. Too many children leave school for trivial causes, and are too often upheld in this action by their parents. And here we would remark that parents should never listen to evil reports of the school from their children. There is no surer method of injuring the school and ruining the child than by thus encouraging him in the pernicious habit of tattling. It is the duty of parents to send their children to school, and have them regular and punctual in their attendance. The school board feels it a duty to remark, that there is altogether too much indifference on the part of some regarding the regular attendance of their children. Parents, can you afford to be indifferent while the school days of your children are rapidly passing away; while laws are being enacted with the hope of securing better advantages for those who are soon to fill our places? It becomes the duty of all to aid in this work.

ALEXANDRIA.—J. E. S. WALKER, M. P. PLUMER, C. H. GORDON.

ACCURACY IN REGISTERS.

And here we wish to ask teachers to be more accurate in filling out registers. Of the whole number sent in for the year very few were absolutely correct. Since our town and state reports are based on registers, it is necessary that the figures be exact. Is it not asking a trifle too much of the school board to fill out the teachers' registers in addition to the compilation of their own report? It is not of error but of negligence that this complaint is made.

Irregularity of attendance has contributed somewhat towards hindering the greatest advancement. The school board most earnestly request parents to see that their children are at school every day. The success or failure of a person's life depends in a great measure on the way they spend their school days, and they should make a wise use of this time.

ALSTEAD.—S. A. MITCHELL, GEO. A. MAYO, C. H. COOKE.

ADVANTAGE OF CONSOLIDATION.

Our aim has been to have three terms of ten weeks each; the exceptions, which are noted in the statistical tables, were due to sickness or other local causes. As in previous years, it has seemed best in some cases to furnish accommodations in neighboring schools—a course which has not been determined wholly by the number of pupils, but also by the opportunities for transportation and the advantages to be obtained in other localities. It is well known that larger schools offer many advantages. Better teachers can be secured, greater unity of method and purpose attained, and increased interest on the part of the pupils assured. On the other hand, there is a natural reluctance to having the old school-house vacated and our children taken to more distant ones. To adjust these conflicting interests is often the most difficult problem the school board has to solve.

ALTON.—OLIVER J. M. GILMAN, GEO. H. DEMERITT, SETH E. ROLLINS.

CONSOLIDATION AND IMPROVEMENTS.

The liberal appropriations annually made for the support of our schools, and the attention paid to them on the part of our citizens, attest an interest in the cause and means of education among us which furnishes at once a grateful indication of the character of the past and a good omen for that of the future.

At a special school meeting held in March last, it was voted to consolidate the schools by moving several of the school-houses, and also to build a new school-house at the Bay. William H. Berry, Isaac G. Felker, and Alvah B. Flanders were elected as a moving and building committee. These gentlemen early in the spring attended to their duties and moved four houses. On all of these buildings more or less repairs had to be made. Three of them, the Mountain, Lang's Corner, and South Alton school-houses, have been furnished with modern desks and seats, and there are now but two houses which are used that have the old-fashion wooden benches. The new school-house at the Bay was not completed until November, but in season to keep the winter term in. It is a fine building, commodious and pleasant, furnished with the best modern seats, and is a credit to the building committee and a house that the citizens of Alton Bay may well feel proud of. Through the efforts of Mr. Felker there was money enough raised by subscription to buy a bell and a clock. There have been ten schools that have had each twenty-six weeks of school the past year.

AMHERST.—W. W. SLOAN, A. J. MCGOWN, S. E. DODGE.

CONSOLIDATION.

It is with the feeling that fair progress, considering all the circumstances, has been made in all the schools that the board of education submits its annual report. It is the writer's con-

viction that a report should consist of what has actually been accomplished rather than of suggestions as to what might be done in educational work if ideals could be realized.

All the schools with two exceptions have been in operation during the year. No. 7, which was discontinued in 1891, remained closed, the scholars, few in number, attending elsewhere, some at No. 10 and some at a conveniently located school in Bedford. At the opening of the fall term, it was thought best to pursue the same policy with No. 4, giving the scholars the privilege of the village schools, and providing for their transportation. So far as the board is aware, this change has been largely satisfactory and is a step in the direction of consolidation, a change which is being effected in many New England towns with very satisfactory results, and which the board would recommend to the people of this town as worthy of most thoughtful consideration.

ANDOVER.—HENRY L. EMERY, LYMAN CLARK, ALMOND H. SMITH.

INCREASE OF SCHOOL.—TEACHERS.

During the past year three terms of school have been arranged for as many schools as practicable; a spring term of ten weeks, a fall term of eight weeks, a fall and winter term of ten weeks,—in all twenty-eight weeks, except in case of special reason for closing the term with less time. This is an increase upon the time of previous years. We recommend that this increased time be maintained and further increase secured as soon as practicable.

The board have found difficulty in engaging good, competent, efficient teachers for the compensation hitherto paid in most of the schools of the town. The further improvement of the schools should be sought by increasing the rate paid, at least in some of the schools, thus offering more encouragement to experienced teachers.

ATKINSON.—STILLMAN H. GROVER, HERBERT N. SAWYER,
GILMAN GREENOUGH.

TEACHERS' EXAMINATION.

The statutes relating to schools are continually being amended and changed, so that it is almost impossible to keep track of them, and what was good law at the beginning of a year may not be so at the end, and it would seem as if every educational quack in the state was bent on having them altered so as to suit his own particular whim or fancy. For instance, as the law now is, or rather was at the beginning of the present year, no examination of candidates proposing to teach is required—the statute in relation to that subject having been entirely stricken out. They may, of course, bring testimonials of their fitness and ability from their former teachers, and also from others who are disposed to help them in obtaining situations; but when we reflect on the ease and facility with which such recommendations can be obtained, we shall see how worthless and unreliable they are, and in fact, some of the poorest teachers we have ever met with have been the best equipped in this respect. The law in question had been on our statute books for nearly a century, we think. It had always worked well in practice, and in a great many instances had prevented incompetent and unfit persons from obtaining schools. No one, so far as we know, had ever complained that it was unreasonable or unjust, and why it should have been thus summarily repealed is a question more easily asked than answered.

AUBURN.—FRANCES A. GRIFFIN, GILMAN H. CLARK.

LENGTH OF SCHOOL YEAR.—RISING STANDARD.

We have had taught an aggregate of 167 weeks, or an average of 23 6-7 weeks in each of the seven schools.

It is with pleasure that we announce that the general standard of our schools is rising. Parrot recitations, and the prema-

ture advancement in some studies to the detriment of others, have given place to thoroughness and a practical understanding of each study. That the interest is increasing for a better education, is shown by the fact that pupils from five of our schools are attending Pinkerton and Coe's academies and the Manchester schools the present winter. We can only regret that the parents have not visited their schools oftener, and known more of the good work that their children have been doing in the limited time they have been in school.

BARNSTEAD.—JAMES C. EMERSON.

GENERAL REMARKS.—NEED OF A COURSE.

There have been twenty-eight weeks of schooling, divided into summer and fall terms of eight weeks each, and a winter term of twelve weeks. This is one week more than there was the preceding year, and eight weeks more than the average of the last ten years.

The free text-book system took away one evil and brought another; it reduced the number of classes by making the text-books uniform, and multiplied them by making the books free. Each pupil wanted them all; they were free, and he took what he could lug. A year ago some of our pupils were pursuing six studies, besides reading, spelling, and penmanship. There were some schools with forty classes and more. Neither pupil nor teacher could do that amount of work properly, and when the end of the book was reached, the class began anew, or part way back, and so wandered round from term to term.

The board has limited pupils to three studies each, and an attempt has been made to classify.

BEDFORD.—FRANK H. ROWE, WILLIAM F. CONNER, EDWARD P. FRENCH.

LENGTH OF SCHOOL.

There have been thirty weeks of school in all of the districts except No. 1, which had three weeks extra, it being due them from last year. The schools closed this year with all the extra time made up. It has been the aim of the school board to elevate the standard of the schools, and in order to do so there are certain essentials, among which are good teachers and unity of effort. The parents should coöperate with the board and teachers, that they may be able to raise the standard and make the schools more successful.

BELMONT.—JOSEPH PLUMER, GEORGE H. INGALLS, F. P. GRANT.

COMPULSORY EDUCATION.

The school board, realizing the need of more school-money, asked for it, and the citizens of Belmont granted the request. It is your right to demand that every child of school age attend school, unless for some good reason he is excused. It is also your privilege, and should be your pleasure, not to withhold your moral support of the schools, for the maintenance of which you are voluntarily taxed. We have a class of people in our community who, not enjoying the advantages of education themselves, cannot appreciate it for their children. There are also those among us who, having no love for our civil institutions, place a low estimate upon the liberties which they in common with us enjoy. They are here simply because they can obtain a living easier than elsewhere; contributing nothing towards our material prosperity except their labor, for which they receive the market value.

It has not been the custom in this town to enforce the laws for compulsory education, but when violation of the school laws

is so frequent and glaring as at the present time, it is evident that something in this line must be done. To aid in this work we ask the selectmen to take an accurate census of the school children, as the law requires. While this effort is making, we earnestly desire every man, woman, and child who has the welfare of the rising generation at heart, to assist to the best of their ability in bringing all the children into the schools.

BERLIN.—F. D. BARTLETT, MRS. H. J. BROWN, REV. JAMES GOODWIN.

LACK OF ROOM.

In view of the fact that our town is increasing to such proportions that our schools are filling up beyond the present school-room capacity, the board wishes to ask the citizens of Berlin, during the coming year, to reflect on and consider that "progress" means constant demands, and that though we, as a board, are grateful to our citizens for their hearty support, we are still in a position where we must needs cry "more."

BOW.—ANTHON W. COLBY, WARREN C. SALTMARSH, JOHN H. BURROUGHS.

GOOD READING.—PHYSIOLOGY.

We have endeavored to secure the services of teachers of experience, as far as practicable, and to retain those whose services we considered beneficial. It would be gratifying to report better progress in the art of reading. Good readers are still the exception. Indistinct, feeble tones, improper position, inflection, and emphasis, continue to characterize too many readers, although there are exceptions worthy of mention.

The teaching of mental arithmetic does not receive the attention it deserves. It should be thoroughly taught to the older as well as to the younger pupils.

Increased attention should be given to the study of physiology,

especially in reference to the effects of narcotics and stimulants. This instruction, which may be oral, has not, we think, been taught by some of our teachers sufficiently to meet the requirements of our school laws.

BRADFORD.—F. O. MELVIN, *for the School Board.*

ADVICE TO TEACHERS AND PARENTS.

You must study the best methods of teaching, subscribe for one or two educational publications and study them through. Attend the *teachers' institute*, for there you will learn much that will be of use to you in the school-room. Do not be satisfied until you are one of the best teachers.

Parents and citizens, you must coöperate and make our schools a success. In the past year you have had only seventeen weeks of schooling; are you satisfied with this? Are you afraid to raise more money because it will make your taxes higher? I will ask you this question: had you rather leave your children a large bank account to quarrel over after you are gone, or a good education? Think of this; and I hope every woman and every man in the district will come to our school meeting and vote to have better schools, better school-houses, longer schools, and more maps and globes for teachers to illustrate by.

BRISTOL.—MYRA S. JUDKINS, *Supt.*

SHORT YEAR.—ROLL OF HONOR.

One more advance step should be taken now. Our school year is too short for our work. Our course of study measures up with the best of our kind of schools, while our pupils have six weeks less time than the shortest of which we know. Our thirty weeks should all be devoted to advance work, and two weeks should be added to each term for reviews, in common justice both to teacher and pupil.

And now, as if face to face, we would like to talk with parents and guardians as to our roll of honor.

As it now is, a pupil may hurry off to school, take his seat, respond to his name, get excused, and spend the day in the store, street, or elsewhere, and yet hold his place on the roll of honor. Another pupil may be five seconds late, be in school all day, study hard and recite well, and yet lose the roll of honor. We submit the question, Is this just? We think not. The roll of honor in our opinion should be comprehensive enough to cover, 1st, response to roll call, 2d, something of solid work and recitation in each session, and 3d, an average, for the term, of 98 in deportment. Such a roll of honor would not be a farce, and to win the prize would make a hero of the winner.

CAMPTON.—D. C. HILL, *for the Committee.*

INTEREST OF PARENTS.—TEACHERS' PAY.

Parents generally have seemed interested to have a good school and have coöperated to secure such a result. We feel to thank them for so heartily accepting all the new features introduced by the school board and laboring so faithfully to make them a success. We have taken much pains the past year to secure as good teachers as possible for the pay we give. Some think teachers receive too much pay for the work they do. If those that think so would step into the school-house and teach one term as well as they are now taught, we think grumbling in that direction would cease. The moral influence in our school has been good. The reading of the Bible and prayer has been a daily exercise in all of them.

CANDIA.—GEO. F. CASS, *for School Board.*

TEACHERS.

We have employed during the year fourteen different teachers, and the average monthly wages paid them has been \$25.95.

This rate is in excess of the average paid at any time since the present law went into effect, and there is every reason to believe that the coming year may find it necessary for us to pay an even higher rate than this. It should be borne in mind that other towns, not lacking in enterprise, are striving to retain for their schools teachers of first-class merit, and if it is the desire of the district that we should secure the services of such, the revenue necessary to accomplish this object must be forthcoming.

CANTERBURY.—CAROLINE F. EMERY, W. H. CARTER, C. N. CLOUGH.

SHAKER SCHOOL.

Summer and fall terms taught by Miss Jennie Evans. A friend writes of the closing exercises: "In my opinion, the leading characteristics of this school are thoroughness and precision. Every pupil, however dull at the beginning of the term, seems to have been taught to think and to express thought as well." Our own knowledge of the school confirms this opinion.

Our Shaker friends, at some trouble and expense, introduced free-hand drawing. We think they will see good results from the experiment if it is continued.

CARROLL.—CHARLES S. MILES, WM. ROSEBROOK, GEO. W. RICHARDSON.

We cannot help but feeling proud of our own town teachers, and while it is not likely these young ladies would teach without pay, yet, on the other side, we do not believe we stretch the truth when we say that however big the pay not one of them would teach where improvement did not show itself from week to week.

To our certain knowledge, Pine Grove, Fabyan, and Twin schools have been visited the past year by people actively

engaged in educational work in the large cities. They expressed surprise, not only at the neatness and order, but at the modern ways in which the schools were conducted,—the opening, dismissal, recitations, etc., to say nothing of the good lessons and practical applications of the pupils. Perhaps they expected to find a set of ignoramuses, with no book but Webster's old speller. We don't know.

CHESTERFIELD.—JOHN F. BUTLER, HERMON C. HARVEY,
HIRAM B. MORGAN.

CHEAPEST TEACHERS.—LOSS FROM IRREGULAR ATTENDANCE.

The results of the past year have more fully confirmed us in the belief that thoroughly well educated teachers, of sound health, who have had either practical or normal experience, are the cheapest.

Few realize the loss sustained by irregular attendance in our schools. In Cheshire county, according to the reports of 1892, there were 5,452 pupils enrolled in the different schools, with an average daily attendance of 4,242, showing a loss of 1,210 school years to the children of the county, enough to fit one hundred fairly brainy scholars for college. Of this loss Chesterfield sustained a little more than one twenty-fifth part, or enough to more than fit four for college.

It thus appears that in this county twenty-two per cent., or a fraction more than one fifth of our school privileges, are wasted, a small portion of it on account of sickness, but by far the larger amount because of parental indifference. Not only does this irregular attendance result in personal loss to those who do not attend, but it breaks up classes, perplexes the teachers, and impedes the progress of those who are constant in attendance.

CLAREMONT.—RUSH CHELLIS, EDWARD F. HOUGHTON,
EDWIN S. BAILEY.

BOARD VISITS.

The hiring of teachers, adjusting matters of discipline, buying and distributing school supplies, the care of buildings and oversight of repairs, accounting for the various school funds, and many other things that enter into the business management of the schools, leave the members of the board less time than they would like for supervision of instruction. Some work in this direction has, however, been done, the board having made one hundred and six visits during the year. There is a field for much hard work, particularly in the primary grade, and the board will be the cheerful servants of the town in cordially helping to carry into effect whatever plan for supervision may grow out of the efforts now being made to this end.

COLEBROOK.—FANNIE J. TUCKER, IRVING C. WOODROW,
GEORGE W. MARTIN.

A common error in our schools is a lack of thorough work on the part of the teacher, the desire of the pupil to get through the book. A child is not a fit judge of what he should study, or of how much ground he is capable of going over; therefore, we would recommend to the teacher: Lay out your work for the term, and drill!—as a means of overcoming the evil.

It was thought practicable to take advantage of the present school law, and an effort was made to unite several schools and so do away with two or three small ones, but was nearly everywhere met with disapproval. There are three schools in town with an average of five pupils, and the expense of running these schools for the year has been about \$300. Now it seems to us that if one third, or even one half, of this money had been used for transportation, and the remainder to lengthen the other schools, the children would have been the gainers.

As long as these small schools continue, there will be a tendency to employ cheap and inexperienced teachers.

CONCORD.—LOUIS J. RUNDLETT, *Supt.*

TEACHERS.

Criticism is so natural, yet so easily and unjustly resented, that one shrinks from employing it. More than this, it is sometimes so severe as to thwart its very object.

The teachers have generally shown a spirit of progress and a zeal that calls for words of commendation. They have the name of being hard workers, and it is a well earned title. Occasionally one or two disastrous practices appear and call for correction. Scolding is far from being reasonable and advisable as an attempt at disciplining. A constant nagging of the reins will make a spirited horse lazy. A constant scolding makes a pupil dull, lazy, and inefficient. Anything that tends to give the pupil an idea that a teacher is deceitful is disastrous and demoralizing. The teacher who can reform such methods is indeed fortunate; but much more so is she who has never formed the habit. Sarcastic remarks are also out of place in the school-room. In its original meaning (to tear the flesh like dogs) it is anything but pleasant, and certainly not suggestive as a means of correction. Parents often say that their children get to be very sarcastic by hearing it so much at school. Moreover, sarcasm in some of its applications is another name for cowardice. When it is applied so that the pupil cannot defend himself, it is simply cowardly to apply it.

There have been twenty-seven teachers' meetings for the primary and grammar grades. They have been well attended, and some of the teachers have very kindly given illustrative class exercises before the teachers of their respective grades. These have been profitable in many ways. Class exercises were given before the Merrimack County institute, in the spring, by the Misses Whitney, Potter, and Copley, in literature, science, and kindergartening, respectively, and by Mr. Kent in political

economy. These served to strengthen the report that our schools are up with the times.

I believe it policy to secure the services of the best teachers and pay them such salaries as will keep them in our schools, and to dispense with the services of those who are in constant trouble with their pupils and do not seem to have a natural tact for governing children. If a teacher cannot gain the respect and love of her scholars, she is in a great measure a failure in her profession. I believe a mutual love between teacher and pupil to be the first great requisite to be sought in engaging teachers. I have been in some rooms where the atmosphere of the room seemed so cold as to require more heat, yet the thermometer registered the required sixty-eight degrees. Quite a number of the boys were occupying positions on the platform, responsible positions, of course, but decidedly out of place. They were not cold, except by contact with the atmosphere. The plant of education under such conditions will not grow. The only thing needed is more sunlight. Let us have it, and save our plants from blight.

CONWAY.—R. HENRY DAVIS, H. BOARDMAN FIFIELD, ABBIE M. D. BLOUIN.

TOWN INSTITUTE.—CONSOLIDATION.

Early in the spring term the board called all our teachers together at the Centre, for their examination, which we were not able to make before the opening of the term, and for a town teachers' institute. The latter was very interesting and profitable, both to the teachers and also to the parents and pupils who attended the afternoon and evening sessions.

The school law of the state requires that all pupils attending the public schools shall have been vaccinated. On inquiry made through our teachers in the several schools, we learned the names of some three hundred or more pupils who had not been vaccinated, and were thus attending school in violation of the law. We reported these names and the names of the parents of such children to the selectmen, with the request that they, acting

as the board of health, should attend to the matter. It seems to us, however, that this is a matter that parents ought to attend to most seasonably, in the case of each and every one of their children, and not wait for an actual outbreak of small-pox to quicken them.

Indeed, the transportation of the pupils from the very small schools to larger schools, especially when they are so situated with reference to one and another that they can be easily gathered together by the carrier, and with reference to the larger school they are to attend so they do not have to be transported too far, is to be highly commended.

The expense may not be much less, but the progress of the pupils and their association with the larger body of students in the central school are much more valuable and considerable.

Such a grouping of the pupils into larger schools would make more easy the introduction of a proper curriculum of studies, with graded courses. The board have had such work under consideration, especially in the village and other large schools.

CORNISH.—WILLIAM H. CHILD, JAMES W. FITCH, SAMUEL PUTNAM.

INCREASE OF SCHOOLING.

The number of different pupils registered is 145, whom we have sought to grant as nearly equal privileges as possible. Under the present system 40 different scholars have, in the aggregate, received 338 additional weeks of school the past year. This is equivalent to giving nearly $2\frac{1}{2}$ extra weeks of school to every scholar in town, or would give 28 weeks of school to a school of 12 scholars. The average cost per scholar for the year has been \$8.77. The number of visits of citizens and others,

322.

DANVILLE.—WOODBURY D. COLLINS, CHARLES H. SARGENT,
HERBERT E. COLBY.

It has been our aim to secure good teachers and retain them through the year. The teachers have labored zealously for the good of the schools ; they have endeavored to teach the pupils in a thorough manner, and the school board have sustained them ; and we contend that any other method of teaching is a damage to the scholars. One of the great evils of our schools is the lack of punctuality in attendance ; an evil to which we would earnestly call the attention of all parents and seek their coöperation to overcome.

DEERFIELD.—W. L. WHITTIER, W. D. ADAMS, J. C. FOGG.

ABSENCE.—IMPROVEMENT OF TEACHERS.

In preparing the report for our schools, we find little that is new to present for your consideration. We have maintained twelve schools, twenty-three weeks in length ; 230 pupils have attended, only eighteen of whom have a record of perfect attendance. The number of occasional absences recorded is 4,852, or 2,426 days, equal to a little more than the amount of schooling which one scholar would receive in twenty-one years.

What is the cause, and who is responsible for this state of affairs ? The weather was unusually good when schools were in session ; sickness has not prevailed to any extent, and it is useless for any one to urge that any considerable part of these absences are due to such causes. Nor can the responsibility be laid upon the teachers.

Teachers should avail themselves of every opportunity for improvement, and if possible attend some good training school. Especially should the younger teachers, and those who intend to teach, see to this. It is true that some have attained a high degree of success by their own exertions, but this does not prove that all can do so, or that special training is of no advantage.

A normal school cannot supply the requisite faculty to teach or govern, but a knowledge of normal methods and the science of teaching is likely to make even a good teacher a better one.

DEERING.—ISAAC SMITH, ALVIN TUBBS, GEO. C. PATTEN.

DIFFICULTY IN SECURING TEACHERS.

The school board during the past year have experienced much difficulty in procuring such teachers as the condition and wants of some of our schools require ; but after much time and constant effort, we succeeded in supplying our schools with a competent corps of teachers.

It would greatly lessen the labor of the school board if the state, through the superintendent of public instruction, would supply or recommend teachers from the Normal school, for the more advanced schools in every town, and establish the rate of wages by law.

DOVER.—CHANNING FOLSOM, *Supt.*

COMPULSORY ATTENDANCE.

It is undeniably true that the Republic rests upon the corner stone of general intelligence, and that self-preservation is the duty of the government as well as of individuals. On this theory the state has passed laws requiring a certain amount of attendance at school yearly from every child under sixteen years of age.

It would be supposed that all persons would agree that these laws are salutary and righteous ; that all would agree that children should be defended by the strong arm of the law against the selfishness of parents and the greed of soulless corporations.

During the past year a special committee of this board has made a report, recommending the election of a truant officer and giving incontrovertible reasons why this should be done. With the permission of that committee, I have added that report in

full as "Appendix M;" it is of especial value, as it contains all the statutes relating to this subject. Those relating to the employment of children in manufacturing establishments are a dead letter in this city. Their non-enforcement is a menace to the integrity of the state. And yet there are citizens of this city so ignorant or so unpatriotic, so narrow and so sordid, as to oppose the appointment of a truant officer solely on the ground that it will cost a few hundred dollars.

Children, babies almost, who should be in school, and the employment of whom is a violation of the laws of this state, are employed in the manufacturing establishments of this city daily without the required certificate of school attendance. Among the most frequent law-breakers of this city are the employers of child-labor. Families move to this city and their children are given employment without any apparent compunction; children are forced into places where an adult should receive employment; the whole wage system is affected thereby and nobody protests: there are sections in this city where I have counted fifteen children of school age at play during school time, in going a distance of twenty rods. Reputable citizens inform me that swarms of children frequent their premises in pleasant weather.

There is always a discrepancy between the number of children reported by the board of assessors and the number recorded as pupils. At the time of writing (Dec. 15) there are only twenty-three children under sixteen years of age in this city holding certificates enabling them to receive employment *legally* in the various manufacturing establishments. In spite of these facts,—not in ignorance of them, for they are well known throughout the community,—in spite of these facts, there are citizens who exclaim against an expenditure of a few dollars for a truant officer, knowing perfectly that the election of such an officer is the only remedy possible: citizens who raise no objections to lavish expenditures in any other direction.

DUBLIN.—HENRY C. PIPER, GEO. W. PATTEN, LILLIAN G. APPLETON.

AID TO SCHOOLS.

It is not enough if the adult community appropriate a liberal amount of money for the support of schools and then stand like a guide-post, and *point* the way up the moral and intellectual elevation they wish their children to ascend. This is no sufficient discharge of their duty. They must go up the hill *themselves*, to encourage the strong, and lead the feeble and the erring. Some power will guide the young, and the selection should not be left to chance.

And it should always be remembered that a person's adaptation to the business of teaching is much more correctly estimated by the *breadth* than the *length* of his scholarship; and that disposition and executive ability and method on the part of the teacher are essential elements, which often predetermine the character of a school. Often, and recently, have we seen extensive knowledge neutralized by "masterly inactivity."

DUNBARTON.—JOHN B. IRELAND, JOHN D. BUNTEN, JAMES E. STONE.

LOSS IN CHANGE OF TEACHERS.

It has been our endeavor to do the best possible for our scholars. Trained and experienced teachers have been employed so far as possible. The schools started off at the beginning of the year with a good impetus and excellent prospects for a very profitable year's work. Desirable teachers were secured, and we regret our inability to have retained the same throughout the year in each school. Since the teacher stands in many respects in the place of the parent, a change in teacher causes a loss difficult to estimate. That, however, a change in teacher should be accompanied by a change in the condition of the pupils, from health to sickness (?)—a change so great as in some cases

to sensibly diminish the size of the school, is entirely beyond our comprehension. It has been much to the detriment of our schools that in the second and third terms new teachers were necessarily called to carry on the work. This loss has not been wholly caused by the teacher or scholars, but we believe there are three factors in this problem, viz., parents, scholars, and teacher.

We believe it utterly impossible for a school to reach its greatest success, except these three factors *cordially unite in one*. That this was not the case we know full well, from the fact that we heard certain teachers berated shamefully, sometimes by those who had never visited their schools or even seen the teachers themselves.

Criticism and judgment of a school or teacher, without the slightest personal knowledge, we believe, in the lightest term possible, very poor and not worthy of attention.

EAST KINGSTON.—JOSEPH F. KIMBALL, LAURA O. PHILBRICK, FANNIE S. SANBORN.

TEXT-BOOKS AND BUILDINGS.

We think it a duty to publicly express our gratitude to the teachers for their faithful and untiring labor in their school work. The successful teacher's work is not confined to six hours a day; they spend many hours each week, outside the school-room, in preparation for the next day, in correcting written lessons, and in many other ways to benefit their schools. Of the scholars it should be said, with a few exceptions, their good behavior is worthy of special mention. The new text-book system is working wonderful changes for the better with us. It has been our privilege to give to every pupil new text-books, for use, as we thought best adapted to their needs and attainments. This has been a pleasant task, although of course it has greatly increased our duties. The books have been well used in nearly every instance, and none were returned at the

close of the schools this year unfit for use, with the exception of a few first readers, which are completely worn out.

Through the generous appropriation of the town, we can refer with pleasure to the two new school-houses built during the year : and we hope in the next annual report we can say, with nearly every other town in the county, that we take pride in our school-houses throughout the town.

EPPING.—ALBERT C. BUSHWELL, *Secretary of the Board.*

HIGH SCHOOL COURSE OF STUDY.—RULES.

Early in the present year, 1892-3, the board, recognizing that without some definite plan or method our high school could not realize the best results, and believing that all attempts at obtaining an education should follow some clearly defined scheme, formulated and adopted a three years course of study, of three terms each year, and obtained the endorsement thereof by the board of trustees of Watson academy, thus making it obligatory on the pupils attending the high school to continue their studies after a fixed plan as far as possible, and making a certificate of graduation mean, for its holder, something more than a mere certification of attendance on a certain number of school sessions. This, for the class of '93, thanks to the hearty and efficient co-operation of the principal, Mr. F. B. Flanders, will have been accomplished at the close of the school year in June, for it was found desirable to make the graduations and promotions come at the close of the spring term, instead of at its beginning as heretofore.

This much having been done, and a fixed standard for admission to the high school established, it became necessary to reorganize the lower grades, which task was, after much thought, careful and deliberate study, and comparison of different systems, determined on, and a course, covering eight years of primary, intermediate, and grammar instruction, and so flexible that it could be easily adapted to the mixed schools by an interested teacher, was drawn up and adopted. This course of study

will, it is believed, be well adapted to our needs, and if faithfully adhered to by teacher and pupil give our Epping schools high rank among the best of New Hampshire.

A code of rules and regulations for the government of the schools has been adopted and put in force during the past year.

EPSOM.—JAMES H. TRIPP, CLARA C. WOODMAN, DANIEL G. CHESLEY.

LONGER SCHOOLS.

Scholars have seemed to appreciate the superior privileges which they enjoy. We say superior privileges, for indeed they are such, as compared with the privileges of some of their predecessors. By examining the records of the town, it will be found that while none of our schools are shorter, nearly all of them are very much longer since the enactment of the new school law. In some instances the schools are now nearly or quite twice as long as they were under the old law. Then, again, under the new system of the town furnishing text-books, there is a good supply of these books and a uniformity of them. Sel- dom, if ever, could this have been said when the old system was in vogue.

EXETER.—JOHN D. LYMAN, ARTHUR O. FULLER, LUCY BELL.

DRAWING.—BROAD TEACHING.

The success of our experiment of having drawing taught in the schools has been very encouraging. We do not know of a person who would have it discontinued. The teaching of singing is so well established and universally approved that we never hear a hint in favor of its discontinuance.

We sincerely thank the people for their cordial support in our endeavors to make the schools in our town models worthy of being copied by others. There is always a tendency to too

much dead routine in teaching from the books. The great teacher will be broad-minded, whole-souled, attracting, controlling, inspiring, and loving, "apt to teach," and progressive.

FITZWILLIAM.—M. E. SPAULDING, *for School Board*.

We have employed experienced teachers; four of the twelve employed this year have worked in the same schools many terms, three others have taught two terms or more in town. We think it pays to retain good teachers.

We attribute in some measure the improvement in our schools to the code of rules for marking deportment, which was given to every teacher with the promise to print a roll of honorable deportment. We decided to place on this roll the names of all whose average deportment for the time they attended school during the year was *over* 95; many whose names will not appear in this list averaged 95. We think it will be pleasant for those who have tried to do their best to see their names on this roll, and others who have not quite reached this number we hope will be so thoughtful and studious that they will place their names in next year's report. It is not usually the child's fault if his name is not on the roll of perfect attendance, but every child may, if he will, have his name on the roll of honorable deportment.

FRANCONIA.—HENRY H. CLARK, I. H. GLOVIER, C. E. WHIPPLE.

CHANGE OF TEACHERS.—DUTY OF THE HOME.

The trite saying, "too many cooks spoil the broth," is perhaps, quite as true in pedagogy as in the culinary art. Given, three teachers of equal ability and devotion: they cannot supplant each other without an appreciable weakening on many lines. Other things being equal, the longer a teacher is retained, the more valuable her services become.

We are inclined, then, to attribute the failure to meet our expectation to the change of teachers, rather than to any specific lack in the methods of any one teacher, each of whom we regard as eminently faithful and conscientious and worthy the confidence and support of any school board.

The home has not done its duty by the child when it has simply given him food, clothing, shelter, and kind treatment, if for no other reason, than because the school is not able to supply what is still lacking. On the other hand, it is mere folly to suppose that the child, never having received any genuine home development, never having felt a true impetus of soul heavenward, or even manward, can be developed into true excellence of life, into genuine nobility of character, by a few superficial touches of any teacher, however gifted the teacher may be.

FRANKLIN.—GEORGE R. STONE, CHAS. W. ADAMS, O. A. TOWNE.

NINE YEARS COURSE.—ONE SESSION IN HIGH SCHOOL.

The new course of study adopted last year has, on further trial, been found to work admirably. The teachers have been able to do better work, as they have all the time to devote to one grade, instead of two as heretofore. In several of the schools portions of the year's work were completed at the close of the winter term, and the scholars will be ready for additional work during the spring term. When the new course was adopted, two years were eliminated from the time required to enter the high school. The working of the course shows that another year can be dropped out, making the time nine years, the same as in most Massachusetts schools. This should be brought about inside of two years at the farthest. The result cannot but be very gratifying to the parents who wish to see their children advance as rapidly as is consistent with thoroughness.

In accordance with the advice of the teachers the high school is trying the experiment of one session, instead of two as hereto-

fore. The question having been submitted to the patrons of the school, resulted in 35 voting for one session to 10 against, so that the board felt they could not do otherwise than give it a trial for the remainder of the term, and at the coming school meeting give the people opportunity for expression. While it works well in tuition schools and academies, where the students have rooms and regular study hours, the board are unanimous in their opinion that it will prove no advantage over two sessions in a school like ours. They are perfectly willing to try the experiment and leave the verdict with the parents. If it proves on trial to be the best, it should by all means be adopted.

GILFORD.—WILLIAM H. WEEKS, GEORGE P. MUNSEY.

LACK OF INTEREST.

We regret to say that during the past year, as in former years, there has been an apparent lack of interest, in some of the schools, on the part of the parents.

It is the duty of parents to look well to the education of their children.

An hour or two cannot be more profitably spent than with your children in the school-room.

Your interest would encourage them to be more punctual and they would strive to attain a higher rank and a better record.

LAKEPORT SCHOOL-DISTRICT.

Progress and prosperity mark the record made in the Lakeport school-district since the last report. The recommendation then made, to increase the length of the school year, was favorably regarded by the district, and the appropriations voted at the annual meeting have enabled the committee to prolong the school in all grades to thirty-six weeks.

This is the longest school year yet attained in town, and it should be the minimum length in time to come. We thus have three terms a year, each averaging twelve weeks. In accordance

with the tendency of the age, the time-honored Thanksgiving vacation has given place to a holiday recess at Christmas and New Year's, a change which all seem to approve.

GILMANTON.—ARABELLA Z. KNOWLES, HAVEN F. GILMAN.

ACADEMY.

The schools for the past year have been conducted largely by teachers residing in town, a majority of them being students or graduates of Gilmanton academy.

The terms have been short, owing to the limited amount of money raised by the town for school purposes.

Parents who wish to give their children a better education than they can attain in our public schools, will act wisely if they patronize the Academy. There they have the best of instruction and many advantages which it is impossible for us to furnish. Now that we have so able an institution in our town, why not patronize it? Why send our children away to acquire an education when we have just as good privileges at home? Let each one who has children to send register his or her name at Gilmanton academy, and I will grant at the close of the term you will be pleased with the improvement.

GOFFSTOWN.—G. F. FARLEY, EDWIN FLANDERS, GEORGE PATTEE.

DISCIPLINE.—VISITS FROM FATHERS.

We wish to thank the citizens of this town for their kindness in voting an extra sum for the support of schools this year. We are very glad to have you realize that parsimony here would be folly. Your committee have tried to be faithful and prudent in the use of these funds.

We claim a reasonable success in our schools for the past year. Every child in this town desiring an education has a chance to

get one. We have endeavored to place competent and faithful teachers in charge of schools. From the scholars we have required obedience to these teachers, and yet without making cast-iron rules, as we realize that different scholars need different regulations. Little ones should have more freedom of movement than larger ones. They ought not to be obliged "to sit, stand, speak, and move like jumping-jacks when the strings are pulled;" and yet, while allowing a reasonable liberty,³ to the scholar, it is a necessity for the maintenance of good order that just rules should be obeyed. This cannot be done without the help of the parents. We wish they were as willing to give the teacher a moral support in government as they are to pay her salary.

Anything that brings contempt upon a teacher destroys her power for good.

Would you know of the work done in our schools,—visit them. The mothers do, but "the fathers, where are they?" Perhaps using their leisure in sitting on the sharp edge of barrels in our country stores. Instead of doing that, run into the schools now and then for a little while. You will always be welcome. Much of the responsibility for the school should be placed where it belongs,—in the home.

GORHAM.—A. A. HEATH, MRS. W. C. LIBBY, A. S. TWITCHELL.

ENGLISH LANGUAGE.

We should suggest the addition of more general language work to the course of study. This work begins, at present, with the first year in the first intermediate school, and continues during the grammar school course, but systematic training in English should be a feature of all the schools. Pupils who have had no previous language training are not prepared to undertake in a satisfactory way the subject of technical grammar. Again, our pupils of the high school who have had no training in composition do not get the benefit of their course in rhetoric, which instead of being taken up during the first year in the high school,

should be reserved till later in the course. The deficiency in general English training is felt in our high school, particularly at the beginning of the work in Latin, French, or Greek. There is so much that might be accomplished by work in this line, which is as good a training as our schools can give, that we feel some changes are needed in our course of study to meet this deficiency and remedy it.

GOSHEN.—W. T. THISSELL, H. F. NELSON, E. W. PIKE.

EDUCATION AT HOME.

We also wish to urge upon our friends, and friends of education, the importance of raising more money for school purposes, and educating our scholars in our own town. Would it not be well to raise a sum of money above the expenditures of common schools, to support a high school in town thereby giving a number an opportunity for an education who would not think it advisable to go from home to attend school? We hope every voter in town will consider this subject, and give it his hearty coöperation by voting a liberal sum for the support of our schools.

GROTON.—DANIEL KIDDER, JOSIAH WHEET, JOSIE COLBURN.

LACK OF COÖPERATION.

Four of the six teachers that came under my supervision during the year have had no previous experience in teaching. All have tried to do well, and in most cases have been in a good degree successful. Every teacher has to teach her first school, and in the small towns, where we have short schools and are under the necessity of paying small wages, these teachers must generally be employed. It is therefore very necessary that parents and citizens should coöperate with teachers, and inexperienced teachers in particular, in order that their children may derive the greatest benefit from the schools. But I regret to say that the register

shows that this has not been the case the past year, for it is very noticeable that those parents that have found the most fault with the schools have not visited them to see how their children were conducting, but have appeared ready to blame the teacher for whatever they thought might be wrong, and finally withdrawn their children from the school.

HAMPSTEAD.—S. O. BRICKETT, M. C. MORSE, G. R. BENNETTE.

NORMAL TRAINED TEACHERS.

It has been the aim of the school board to place over our schools teachers of high moral purpose and ability in imparting instruction. Teachers of experience, or those trained especially for the work have been given the preference. Vacancies, as they have occurred, have been supplied by normal graduates or others who have had a systematic course of study and preparation for teaching.

We often hear the remark, "She has been through the high school and ought to be qualified to teach in our common schools." This might be true of our graduates, if the common schools of the past had thoroughly done their work. But too often, the teacher finds the pupil, on entering the high school, sadly deficient in the very rudiments of an education, and it becomes impossible with his advanced work to supply all the missing links.

The result is, if the pupil begins to teach without further preparation, his own deficiencies in the foundation work are reproduced in his pupils, and so year after year the same lack of results is evident.

It is to remedy this defect in our system that teachers trained in well organized schools have been selected to supply our vacancies. We feel sure that if such a course can be continued, it will in time produce an improvement in methods and practical knowledge in our schools.

When our own young people who desire to become successful teachers will avail themselves of the privileges which are open to them in our own state normal school, their opportunities to teach will be multiplied and their usefulness increased.

HAMPTON.—WM. T. MERRILL, *for the School Board.*

DISCIPLINE.

The discipline of the school has reference to all prohibitions, regulations, and restraints which are calculated to regulate the habits of study and deportment through the important and interesting period of school life. The school virtues to be cultivated are regularity of attendance, promptness, obedience, truthfulness, and diligence. We are sure that the discipline in our schools has been much improved in the last few years. This is apparent in the better deportment in the school-rooms, a more ready obedience to the requirements of teachers and to the rules and regulations of the board of education.

HANOVER.—J. W. PATTERSON, E. R. RUGGLES, ROBERT FLETCHER, JOHN K. LORD, N. A. FROST, H. H. H. LANGILL.

SUPERIOR TEACHERS.—ELEMENTARY SCIENCE.

As the efficiency of schools depends above all else upon the quality of the teachers, it is our belief that the district cannot make a wiser expenditure than that which is necessary to secure and retain teachers of recognized merit. While we cannot pay the salaries given in larger towns, it will be a wise policy to go to the extent of our ability in keeping up the efficiency of our teaching force.

The experiment made last year of introducing the study of elementary science into the intermediate room, proved to be very successful. The work in physics and chemistry was necessarily limited by the lack of apparatus, but the children were greatly interested, and in botany, where nature supplied the material for illustrations, they were enthusiastic. Herbaria were made that in many cases would have done credit to much older and more advanced pupils. The work, during the present year, will be continued, with better preparation, but some addition should be made to the apparatus.

HARRISVILLE.—SAMUEL D. BEMIS, EDGAR L. WARE, GEO. W. BARKER.

EXCESSIVE TARDINESS.

The progress of the school was good, if it is possible to make progress under such adverse circumstances. Here was a term of school of about 20 scholars, which kept 40 days, and had upon its register at the close over 300 marks of tardiness! We have no doubt that this beats the record. The attendance was also irregular; one third of the children within the school precinct either did not attend at all or only for a few days. This was not the fault of the teacher, but of the parents, who ought to be at least ashamed of themselves to so lightly regard their school privileges. The state of New Hampshire has made the most ample provision for the instruction of its children. To obtain an education amply sufficient for all the practical business of life is now as free to the youth of this state as the air they breathe. Our free school system, of which we ought to feel so proud, has no worse enemies than those who are responsible for the condition of the Chesham school.

HEBRON.—EMMA M. SMITH, ELLEN E. ROGERS, CELIA A. JEWELL.

CHANGE OF TEACHERS.

Our schools are now in good working order, and such good progress has been made that the question arises, Would not a change of teachers *retard* the progress? Therefore we would suggest that the same teachers be employed for the coming school year.

HENNIKER.—GEORGE H. DODGE, LEANDER W. COGSWELL,
JOHN C. COGSWELL.

PARTIAL GRADING.—ADVANTAGES.

The division schools during the past year have averaged twenty-nine weeks, with the exception of those in Divisions 2 and 3. In the former there was a fall term of ten weeks and a winter term of nine weeks, and in the latter a spring and fall term of each ten weeks. The average number of weeks reported is the largest for many years. A larger number of pupils have availed themselves of the advantages of the division schools than for some years. The partial grading of our schools has been attended with much success, as is shown in the fact that of the twenty-six to thirty pupils in Division 8 all read from the same reader, and the studies were so arranged that only eight to ten recitations were required daily, thus giving the teacher a longer time with each recitation, and better results obtained.

With the large number of weeks in the high school and in the division schools, your committee feel confident that but few towns, if any, have better advantages for the education of the rising generation than has ours, and we express our gratitude to the people of the town for their interest in educational matters, assuring them that the utmost pains have been taken to secure the best results for the money expended.

HILLSBOROUGH.—JOHN W. JACKSON, ALDEN P. FARRAR,
FRANK J. BICKFORD.

EFFECT OF SEVERAL SMALL SCHOOLS.

In a town where the families are scattered as here, the question of many small schools, or of as few as is practical with distance to overcome, will continually confront us. There is but little difference in the expense of supporting a small school or one of reasonable size. The incidental expenses would be about the same in either case. Teachers of ability command

about the same price, whether there be in the school five or twenty pupils.

Therefore, if we have many small schools, one of three things is inevitable—either the school fund must be increased, or the amount of schooling cut down, or cheap, incompetent teachers must be employed.

HOLDERNESS.—MRS. WINNIE L. WILLOUGHBY.

AWAKENED SENTIMENT.

Irregularity of attendance in some of our schools is a glaring evil. The truant law is good as a last resort, but if we wish to accomplish permanent good it must be through an awakened public conscience; and until every citizen shall interest himself deeply in the purpose and idea of the public school, and shall be found giving a portion of his time to the advancement of education, we need not expect to see the high standard of living and thinking which is not only the duty, but a glorious privilege, of every American.

HOPKINTON.—TRUE J. PUTNEY, CHARLES C. LORD, HENRY D. DUSTIN.

COST OF TEXT-BOOKS.—ATTENDANCE.—NEW RECORDS.

The attention of our citizens is invited to the fact that the school board has found it necessary to expend only \$253.09 for books and supplies the past year. By the record of the teachers of the town, as it is embodied in the annual registers, it appears that 285 children have attended school. A computation therefore shows that the cost to each scholar has been only a fraction over eighty-eight cents.

Our citizens are invited to an inspection of the statistical table embodied in this report, from which it appears that 285 scholars have attended school during the past year. Of the

whole number, 154 were boys and 131 were girls; there being of the number, 24 under 6 years of age, 253 between 6 and 16, and only 8 over 16 years. The small number over sixteen years of age is the result of compound causes. Some do not care to attend school after they are sixteen; a few attend high schools in other places; doubtless a majority cannot resist the temptation to earn money, so readily commanded by strong and capable youths and maidens almost everywhere. We fear, however, that not a few are kept at home by parents who demand their labor upon their farms. This is an aspect of the implied situation not affected by the law. It ought to be a subject of the most careful consideration of parents who have children of the age when ability to learn to the greatest advantage begins really to manifest itself. A year at school after sixteen is often worth two before that age, and those who are responsible for the management of children should bear this fact in mind before they decide to deprive them of the first enlarged educational opportunities of a lifetime.

Our citizens will of course notice the unusual brevity of the included financial statement of this report. At the beginning of the year 1892, the educational system of our state became subject to a new set of laws. The school board, mindful of its new and extended obligations, felt constrained to adopt a better method of recording its financial transactions. A new book of records has been procured, and every financial item of the past fiscal year copied into it. This book is designed as a permanent source of reference for the people of the town. It is hoped that the successors of the present board will continue the project begun in the new volume of school records. With such a provisional source of information as is now inaugurated, the present school board concludes that the summaries of the financial account are all that are required in the annual printed report.

HUDSON.—HENRY C. BROWN, C. C. PARKER.

SUPPLEMENTARY READING.

As the average scholar receives only about 200 weeks of schooling before he is put to work upon our farms or in our shops, it should be our aim that this short course of study be made to do the greatest possible amount of good, and those studies pursued and those methods adopted which will best develop the mind and prove the greatest benefit in after years. We can but be convinced that that which is desirable and heartily sustained by the best teachers in many of our schools is equally desirable in all. Supplementary reading, or reading at sight, is a comparatively new idea in the schools of Hudson, but those who have been the strongest advocates of maintaining the old system of using term after term, year in and year out, for all ages and conditions of scholarship, the school readers alone, would be much gratified if they could listen to the sight reading in those schools which were the first to adopt it; and would be surprised at the aptness of the pupils in discerning the thought of the author, and would no longer deny that the idea is practical, besides being a thoroughly beneficial one. We believe this is one of the essential steps to lead the child's mind from the text-book to the vast field of literature. In choosing supplementary reading, much care has been used to procure such books as would be pleasing, instructive, and have a tendency to make our boys and girls better citizens, better trained and disciplined for the duties which are before them.

JAFFREY.—MYRON L. CUTLER, D. C. CHAMBERLAIN, ELOISE M. PIERCE.

The truant law has not been rigidly enforced in East Jaffrey because of lack of room.

We have little doubt but that there are truants enough in East Jaffrey alone to form one additional school of respectable proportions when it shall be practicable to enforce the law.

We are fortunate in having a corps of well-equipped, faithful, and efficient teachers and we can say that good work has been done in our schools the past year.

Good progress has been made by the scholars.

Attendance has been good, and the roll of honor for perfect attendance, and many others whose attendance has been nearly perfect, attest the interest that is in the work.

KEENE.—CHARLES HENRY DOUGLAS, *Supt.*

MANUAL TRAINING.

The need of manual training, as a part of the education of a large number of the youth of this city, is too great to be neglected. The facts presented in last year's report are worth repeating. It is of great importance that boys should be kept in school until they are ready to begin remunerative work. No greater misfortune can befall the average boy than to have the opportunity of passing two or three years of comparative idleness between leaving school and taking up some trade or occupation. Such boys become careless and inaccurate, lose the habit of industry, and often acquire a distaste for any steady employment. But what can such boys do in school? They have little taste for study, and an attempt to keep them at books alone aggravates both teacher and pupil. Many have natural capacity for the use of tools, and more could easily learn. Manual training is an inestimable boon for such boys. The use of their hands and eyes stimulates their mental powers, leads them to remain longer in school, and helps prepare them both in knowledge and skill for the most successful pursuit of some honorable calling. There are many boys in Keene who need a course of this kind; manual training joined with a thorough study of English, science, and mathematics. There are scores of girls, also, who would be better prepared for the tasks life will bring them, by receiving instruction in sewing and cooking. Other cities have provided these opportunities in connection with the public schools. No means by which Keene might do the same should be neglected.

LACONIA.—U. N. CRAGIN, *Supt.*

COURSES.

During the year the course of study for all the schools has been raised, and practically re-written, with the purpose of making our instruction conform, in matter as well as manner, to recognized educational standards. Without entering into details, which will appear in the new course, I will say that the principal features of the revision are: First, a simple, systematic course in science, extending from the primary grades to the high school; second, a practical course in moral instruction; third, a broader, more comprehensive course in history, beginning in the primary grades instead of the higher grammar, as formerly; fourth, a course in civil government, extending through the three higher grammar grades; fifth, such changes in the reading instruction as shall not only teach the children how to read, but shall educate their tastes to such an extent that when they leave school they will seek a better line of reading than the dime library affords, and will have higher ideals of manliness than those portrayed in the border ruffian or the boy detective; sixth, a course in English, extending through the four years of the high school.

Let no one suppose that these new subjects are to be introduced at the expense of the sacred three Rs of our fathers. Reading, writing, and arithmetic will still be taught as faithfully as we can teach them; and the primary children are not to be taught more than they can comprehend. They will thrive better, intellectually, on a mixed diet, and those who are obliged to leave school before they reach the grammar or high school grades will not lose all of the most valuable part of their education.

If, as I understand it, the purpose of the school is to develop in the children those qualities which go to make up the best, most efficient men and women, we must not leave all the studies which especially promote that development to the high school for not more than ten per cent. of our school children ever reach that grade.

LEE.—ISAIAH D. EDGERLY, JOSEPH E. JENKINS, LEWIS I. DEMERITT.

USE OF SCHOOL-MONEY.

We are sorry that we cannot speak in such cheerful language as the reports of some of the previous boards have, of the accommodations and surroundings of the South Lee school; there are two families at least that have not attended school for any length of time for the last three years. Now, as we understand the law, the school-money is for the use of every child, divided as near as possible; there is no need of argument to prove that it is not so used, and it seems to us that there is a criminal neglect with some one. We feel that we do not care to share this criminality. If it is best for the borders of the town to be set off for school purposes with other towns, why not do it at once; if not, come to terms whereby the scholars can be accommodated in other towns.

If in these brief remarks we have used language that is not manly, we are sorry. We feel that we have done what we thought to be right without fear or favor. Our friends have our kindest regards, and we have no spirit of revenge or malice for those that are not in that class.

LEMPSTER.—HIRAM PARKER, L. A. NOYES, WM. C. SABINE.

FREE LIBRARY.

The world is moving forward every year, and the only way to keep our place in the march of its progress is to use all the improvements in the methods of instruction, and furnish our schools with those things which will interest and instruct the young. And we are pleased that this town, at its last annual town meeting, accepted the provision of the law, whereby towns, with a little effort on their own part, have laid the foundation of a free public library, as it will be another means to instruct and improve the youth of our town.

LITCHFIELD.—J. A. MARSH, Z. K. WITTEMORE, FRED L. CENTER.

COÖPERATION.

Order is a necessity. It can best be maintained by the parents cheerfully surrendering the necessary power and authority to, and a hearty coöperation with, the teacher in the methods used. When these duties have been fully performed, then and then only the teacher becomes responsible for the success of the school.

The difficulty of procuring suitable teachers becomes greater every year. The attractions of city life and graded schools are more agreeable than small country schools.

LONDONDERRY.—ALBERT P. COLBY, WILLIAM P. NEVINS.

PRACTICAL TEACHING.—BUSINESS FORMS.—THE IDEAL TEACHER.

We must not be impatient with the criticism that the results of teaching are not sufficiently practical. The object of elementary instruction is to enable a child to use all its faculties to the best advantage. "We learn to do by doing;" therefore the sooner the pupil is set to do something, as a test of what he has learned, the better.

We are glad to report that the older pupils in some of our schools are being taught the practical work of writing orders, receipts for money, and promissory notes with endorsements. This is a commendable act on the part of the teacher.

To those teachers who are always learners, who find an absorbing interest in their work, who consider that time well spent which is devoted to giving fresh attraction to the simplest lessons; who, studying to know the deepest wants of every child, learn how to arouse a worthy ambition; whose control of their pupils is such as to teach them the obedience to the great law of right, to these we extend our congratulations.

LYMAN.—W. W. R. MINER, *Chairman*.

FREE LIBRARY.

It gives us pleasure to be able to report that all of our schools have been unusually successful. Perhaps we should credit this, in part, to better attendance, to better teachers, and more general interest manifested by the parents.

A word of commendation is due the citizens who showed their patriotism and aid in placing the national emblem over every school-house.

Through the coöperation of the teachers and board, each pupil was presented with a flag in memory of the grand Columbus Day celebration.

To insure the continued progress and future prosperity of the town, demands, as a public necessity, that we have a free public town library. Let us look to the best welfare of all and act like men and have it at once.

LYME.—DAVID A. GRANT, ANSEL J. WARREN, JOHN F. ELLIOT.

DISTURBANCES.—LENGTH OF SCHOOLS.

As a rule the disturbances in our country schools are not caused by the pupils and teachers, but by those outside the school. We do not claim that teachers are perfect in judgment. We know they are not. And they always need the assistance of parents to make the school a success.

There has been an aggregate of 305 weeks' school the past year, and 254 children have received instruction.

The registers show only 80 visits made by parents. They also show 6,776 instances of absence by pupils. There are half-day absences equal to 3,388 days, making, incredible as it may seem, 26 years' schooling lost, allowing 26 weeks to the year.

MADBURY.—WM. S. HAYES, CHAS. E. DEMERITT, ALBERT VARNEY.

INTEREST IN SCHOOLS.

Teachers of experience know that if they excite a deep and profitable interest in their school they must teach many things beside book studies. In our common schools there will always be a company of small children who, not yet having learned to read understandingly, will have no means of interesting themselves and must depend mainly upon the teacher for the interest they may take in the school. This to them seems the most critical period of their lives. Whatever impression is now made upon them will be enduring. If there they become disgusted with the dulness and confinement of school, and associate the idea of pain and repulsiveness with that of learning, who can blame the child for not wanting to go to school!

MADISON.—W. G. MARTIN, M. D., DAVID KNOWLES, ISAAC W. FROST.

NEED OF SUPPLIES.

We would say in conclusion that our schools throughout the town on the whole have been a success, and considering what our teachers have to do with, the scholars have advanced beyond our expectation. Our school-rooms are much in need of maps, globes, and apparatus, and there is a very small supply of text-books. Scholars cannot progress as they should where two or three have to do with one book. We earnestly ask the people to correct this fault. We cannot raise money for a better purpose than to educate our children.

MANCHESTER.—CHARLES S. MURKLAND, *For the Committee.*

COURSES OF STUDY.

It is hardly possible that any two minds would agree as to the best course of study to be followed in our schools from the

lowest to the highest. Probably no member of this committee is entirely satisfied, so far as his individual opinion is concerned, with the present curriculum. It must be understood that here, as everywhere else where the needs and opinions of many people are to be considered, it is only by general compromise that any approximately satisfactory results are secured. Moreover, it is a well established fact that the character of the schools at large is determined from the highest down, not from the lowest up. The college or the university gives its tone to the high school, the high school acts upon the intermediate schools, and so on. This is a truth which does not at all depend upon the wishes of school boards or upon the opinions of individuals. The common characteristics of the lower schools, and the ordinary courses of study to be pursued in them, were practically determined for this country when Harvard college was established in 1636. The limits circumscribing such a report as this preclude the possibility of verifying these statements at length. And, indeed, they may be easily verified by a little reflection. But there are implied some things which may be here touched upon.

Where a large percentage of the pupils look forward to the highest education, the difficulty of determining the courses of study in the lower and preparatory schools is reduced to a minimum. Where, on the other hand, but few of the pupils are so inclined or so directed, the difficulty is at the greatest. There is no sign more encouraging to those who have the welfare of our schools at heart than the fact that more and more of our children of both sexes are seeking for the higher education. It should never be forgotten that every pupil in our common schools who prepares for college not only adds to the general culture by the amount of his attainment and by the contagion of his purpose, but also exerts a reflex beneficial effect upon the schools. The colleges in this country are tending always to elevate the standard of scholarship and at the same time to get into closer touch with modern life. These institutions are more sensitive to the needs of the people than are our high and grammar schools, and the demands they make upon the lower schools are imperative.

Where the higher institutions have little contact with the public schools, there the courses of study are most completely at the mercy of caprice and passing whims. Parents and voluntary spokesmen find it comparatively easy to insist upon such measures as are likely to result in the most brilliant immediate showing, and to demand that the children be filled with knowledge rather than that they be developed in power. Our schools are not entirely free from the effect of such conditions.

W. E. BUCK, *Superintendent*.

BREVITY OF PUPILAGE.

Greatest hindrance to the attainment of the end for which our schools are maintained is brevity of pupilage. The course of study for the various grades below the high school covers a period of nine years; and the average term of pupilage for this period is only four years and a sixth, ascertained from a compilation of our school statistics for the last eight years (1884 to 1891, inclusive), the school reports for the previous years not giving sufficient details for making desired calculations.

It has been the purpose of my investigations to ascertain the times and causes of the more marked instances of permanent decrease in the pupilage of the schools, with the view of diminishing the causes as much as possible. The revelations of the figures are so interesting and convincing that I present them for inspection. It may be well, however, for the benefit of the casual reader, first to explain why I have used "Average number of pupils belonging," as the basis of my computations. This term indicates the average membership of a school, as may be seen from the following simple illustration: If it should be found that 40 pupils had been enrolled in a school for any year and that 5 of these had not attended the school during any part of the first half of the year, while another 5 had not attended during any part of the last half of the year, it would be evident that 35 would be the average membership, or average number of pupils belonging. Hence is seen the propriety of basing calculations upon the average number of pupils belong-

ing, instead of upon the entire enrolment, in determining the duration of the average period of pupilage. I therefore present these averages, as follows :

Averages for Eight Years 1884 to 1892.

Grades of Schools.	Annual Average of the Average No. of Pupils Belonging.	Per cent. of Total No.	Years at End of Res- pective Grades.
Lower Primary	675	26	1½
Higher Primary	467	18	3
Lower Middle	316	12	4
Higher Middle	249	9½	5
Fourth Division, Grammar	225	8½	6
Third Division	179	7	7
Second Division	160	6½	8
First Division	143	5½	9
Below Grammar Grades	1,707	65½	5
Grammar Grades	707	27½	9
High School	181	7	13
Totals	2,595	100	

Average number graduated from grammar schools, 99.

Average number admitted to high school, 90.

Average number entered high school, 65.

Average number graduated from high school, 40.

The average term of pupilage is computed from data found in the foregoing table, as follows :

675	×	1½	=	1,013
467	×	3	=	1,401
316	×	4	=	1,264
249	×	5	=	1,245
225	×	6	=	1,350
179	×	7	=	1,253
160	×	8	=	1,280
143	×	9	=	1,272
2,414				10,078
10,078	÷	2,414	=	4.17

The average term of pupilage in our grades below the high school is 4 1-6 years, nearly.

It may be observed that the two partially graded and the suburban schools are left out of the account, because I desire at this time to present the facts of attendance pertaining to the graded schools only.

From the foregoing table it is apparent that of those pupils who enter the lower primary schools, which include the *first year and a half* of school work, nearly one third of the entire number closes public school life in or with this grade; for it is seen that only about two thirds of the number appear in the next grade, the higher primary.

What thus early becomes of a third of all who begin the public school course? The greater part, doubtless, enter the parochial schools, from which they have previously been withheld, according to the testimony of parents, on account of the distance of such schools from the homes of this portion of youngest pupils. A similar depletion again occurs in or at the close of the higher primary course, or *second year and a half* of school life. What becomes of nearly a third of this grade? The higher primary pupils who withdraw from school secure employment,—and, for the most part, in the mills,—the required literary qualification being by this time attained. This class of pupils, however, intermittently return to school, as required by law; but only the lesser portion of them get beyond the lower middle grade before they attain the age of sixteen, when they altogether cease attending the day schools. These pupils constitute the bulk of that fifth part of the lower middle schools which closes its school life by the end of the fourth year of the course. The pupils referred to as withdrawing from the higher primary schools, and becoming employed in the mill or elsewhere, are those who constitute the older and overgrown portion of the higher primary grades; and, for the most part, they are pupils from eight to fourteen years of age who enter our primaries from other places, with little or no schooling.

In any effort that may be made greatly to reduce the number of withdrawals from school, the one agency to which we must look with greatest expectations of success, is the personal interest

and influence of teachers. Without this, all other means must fall short of great results ; but I feel sure that with the facts and figures before them, which I have herewith presented, our teachers will promptly examine themselves for any signs of neglect, so earnestly desirous are they to exert proper influences and in every way to render best services. Small, I trust, will be the number of teachers obliged to reflect that schools theirs for any considerable time have been sufficiently full only for brief periods after semi-annual promotions.

MARLBOROUGH.—S. H. MCCOLLESTER, W. H. CLARK,
G. G. DAVIS.

ADVANCE.—DEVELOPMENT, DISCIPLINE.

It is pleasant to contrast the present with the past when we can realize that decided progress has been made in the development and cultivation of the mind and heart. Thus it is with our schools, as we compare their present status with what it was one year ago. A large proportion of the 385 pupils in our town are far in advance of their standing twelve months since. This fact hangs a bow of promise over the future, giving us increased faith in the assurance of the good time coming, of which we like to read and for which we are ready to struggle. As are the schools, so will be the town, the state, and the nation ; and is it not equally true that, as are the parents, so will be the schools ? How true it is that what children see and hear at home soon flies abroad. They are good thermometers of the atmosphere by the hearthstone.

If our state fails to produce intelligent men and women the fault must be with the people. If she cannot vie with the West in raising wheat and yielding gold, she can rank among the highest in producing cultivated moral characters.

So what we should have specially in view, is to teach our youth to think, bringing all their mental resources into subjection to the will, controlled by enlightened conscience.

It does seem that the time has come when all pupils ten years of age and upwards, should enter our schools to govern themselves and regard most punctiliously the regulations made to aid and protect the faithful students. Whenever they fail to do this, after proper probation, they should be suspended and remain so until they give evidence that they will return to the school to obey strictly the rules. How preposterous, in this age of moral reforms and marvellous improvements, that large pupils should be in school to be governed. The idea that one or more students should disturb a whole school, thereby causing loss of time and opportunity which can really never be made up, is absurd and sinful. There should be no longer an occasion, if there ever was, for the birch and raw-hide to be in the school-room. If pupils are bound to be incorrigible, we have reform schools in which they should be placed.

MARLOW—P. E. FOX, J. M. PERKINS, W. G. BOOTH.

MOST SUCCESSFUL TEACHERS.—REQUISITES OF GOOD SCHOOLS.

Those teachers who have been most successful have devoted themselves to their work with energy and enthusiasm, and have united systematic methods of instruction with gentle, but firm and absolute, discipline, commanding first the respect of their pupils, then winning their good-will and affection. Teachers should be able, not only to teach science from the text-books, but they should be able to inspire in their pupils a desire to obtain knowledge; should direct their wayward and selfish inclinations into quiet and unselfish desires to make the world better for their having lived in it, and should teach them to be useful and patriotic citizens. Teachers should not undertake these responsible duties without feeling that they can control and direct the restive spirits under their care.

To have good schools requires not only good teachers, but the hearty coöperation of the parents with the teachers. Too frequently this is not given. Parents cannot take too deep an in-

terest in the welfare of the schools, for in them to a great degree are laid the foundations of the mental, moral, and physical character of their children.

MEREDITH.—N. B. PLUMMER, D. L. ALEXANDER, E. S. BLAKE.

POPULAR EDUCATION.

Prejudice, with or without just cause, sometimes militates largely against the prosperity of the school.

Hasty judgment, without definite knowledge obtained by personal inspection of the schools, often exerts pernicious influence.

The task of caring for and instructing pupils through a term of school is not light, and especially when we consider that they have been reared in different families, with a diversity of government, instruction, and motive.

As are our schools, so are our children; and as are our children, so is the forthcoming generation, that generation that is to hold the sceptre of power in families, communities, and the nation.

Popular education at the public expense is a fundamental democratic principle. Without this there is a tendency to aristocracy, where the few only are eligible to distinction.

If any are disposed to complain because they are heavily taxed to support schools, remember that the education of the community enhances the market value of their property tenfold more than the tax they are required to pay.

MERRIMACK.—HENRY A. HARRIS, HERBERT A. PORTER, JAMES P. WALKER.

HOW TO RETAIN GOOD TEACHERS.

We have had the services of a corps of teachers of more than the average efficiency, as a whole, and it is no disparagement to any to say that a number have reached a high degree of excel-

lence, and are justly classed in the front rank of instructors of children in public schools. How to retain such teachers, and induce others of like abilities to enter our service, is a matter which may well engage the attention of all who wish well for our children, our homes, and our town. As the prime factor in the solution of this problem, we must ever recognize the necessity of compensating our teachers according to their abilities. With this thought in view the pay of some of our teachers has been somewhat advanced. The services of the best teachers are practically for sale to the "highest bidder." Many are looking for positions in graded schools, but some of them may be retained in our country and village schools, provided the pay is made an inducement. Shall we make it such, and reap the benefits for our children (and ourselves, also), or, shall we refuse and consign them to the care and influence of incompetent teachers, second or third rate in abilities—both natural and acquired? The ignoring of the latter course, miscalled economy, must be apparent to every intelligent and right-minded citizen.

MILTON.—B. B. PLUMMER, IRA A. COOK, FRANK HALEY.

IMPROVEMENT.

With one exception, all schools have been in a high degree successful, and, so far as we know, better work has been done in our schools during the past year than ever before.

Our schools are on the up-grade, but much remains to be done. Wise, persistent, and liberal effort is demanded on the part of the whole district to make our schools as efficient as possible.

NASHUA.—FRED GOWING, *Supt.*

CONSOLIDATION.—CHILD LABOR.—EVENING SCHOOLS.

While the suburban schools are in better condition than last year, I believe, as was suggested by a member of your board,

that to bring pupils of schools of fewer than ten members into the city schools would result beneficially. I quote from Massachusetts report for 1890-'91.

"There are two advantages resulting from the employment of the system that are worthy of thoughtful consideration by the towns maintaining a number of small schools. One relates to economy in supporting the schools, the other to efficiency in their administration. Economy will be secured by reducing the number of school-houses to be built, furnished, repaired, and kept in running order, and by reducing the number of teachers that must be employed. Efficiency will result from the employment of more skilled teachers, from an increase in the length of the school year, from better school buildings, from more ample means of instruction, and from bringing the schools under a more easy system of supervision. The plan of uniting the small schools of the towns into larger ones is growing in favor, and, on account of advantages, will in the future, without doubt be generally adopted."

Special effort has been made to enforce the law relating to employment of child labor. Deception as to age becoming frequent, in doubtful cases the parent is required to furnish satisfactory proof of the child's age.

All pupils under sixteen must now attend *day* school. The evening schools opened in November upon a new plan. The enrollment is more than 120, the attendance from 70 to 80 per cent. Here are men and women earnestly striving for an education. I believe that with this year's experience, hereafter we can provide evening schools that will be an honor to the city. I wish we might arrange for a permanent corps of teachers.

NEW BOSTON.—CHARLES F. DODGE, CHARLES S. COLBURN,
HARTNELL J. BARTLETT.

CONSOLIDATION.—NEED OF PROGRESS.

Practical experience, that best of all teachers, has shown us serious hindrances to progress. Foremost among them stands

the number of our schools. No lasting improvement can be made until we have fewer schools. We need longer and larger schools and better teachers. Better schools, fewer in number, rather than many of the good, bad, and indifferent kind, is the real need and the first step of advance. A start in this direction should be made at once. Two of your board are convinced that school 11 should be discontinued in its present location; the dissenting member believes that for the good of the schools this school-house should remain where it is for the present.

We need the same liberal financial support. The income from the Christy fund will fail of good if we lessen our own appropriations. Old things are passing away; better things are coming. What has availed the father will not avail for the children. The world is moving on and its demands increase. We need longer terms in all our schools. We must pay higher salaries if we would secure and keep the best teachers. Our high school needs more money. It pays to be generous here; half-way measures are costliest. The school is a necessity if our boys and girls are to have a fair show in the great progressive world into which they must soon pass.

An aggressive school board, broader views, practical coöperation on the part of parents, and generous financial support,—these are pressing needs. We are laying foundations; let them be worthy of the Granite State, and the sons and daughters of New Boston will bear a strong and noble part in the grand work of the twentieth century.

NEWBURY.—GEORGE J. MESSER, MARY F. LEWIS, MARY E. MUZZEY.

We have had in our schools a corps of teachers who we confidently believe were conscientious and enthusiastic in their work; to them teaching implies more than a certain amount of study in a text-book. The essential thing in teaching is that the interest of the child be aroused in whatever work is before him, and the mental powers stimulated to activity. It is only by a recognition of this fact that a teacher can succeed.

NEW HAMPTON.—FRANK P. MORRILL, CHAS. H. WARD.

REGISTERS.—TEACHER'S HIGH OFFICE.

We have, in former reports and otherwise, suggested that teachers be more careful in filling out their registers. This year they were returned, and not a single register absolutely correct.

During the past year the instruction from our teachers has been good, yet there is need of more thorough fitting for the work. It has been our policy to retain progressive teachers, making as few changes as possible, and to favor our home talent when it was possible. Our teachers have been selected with due regard to their qualifications for the positions assigned them. The teacher's position is one of responsibility; his duty is not only to teach the children, but to instill into their minds love for all that is good and abhorrence of all that is evil, and place them upon the right path to happiness, honor, and virtue, that they may become useful citizens in the community.

NEW IPSWICH.—ANNA J. BALCH, WILLIAM R. THOMPSON,
CHARLES A. PRESTON.

INTEREST OF PARENTS.

No position is more exacting than that of teacher, none requiring greater tact or patience. We should not expect any greater degree of perfection in teachers than in any other class of people. As a general rule how are our judgments formed in regard to the qualifications of our teachers and the progress of our schools? Alas, too often, parents get their ideas from the children. As a rule, children are not competent to judge of the merits or demerits of those who instruct them, and no parent ought to base his judgment on the mere evidence of children. Parents seldom rely upon the judgment of their children in other matters to the same extent as in school affairs.

We are pleased to notice the interest taken in some of our

schools by the parents. If more attention were given by them, both to visiting the schools and sending their children to school every day, far better results would be obtained. What teacher can successfully teach a pupil who is absent on an average of two days each week? But it is to be remembered that a scholar has not done all he can or ought by being regular in his attendance at school. He is to be at school for the purpose of learning. The work of learning must be done by the scholar himself. The teacher at best can only assist the pupil. She cannot make him learn if he will not adapt his mind to his books and study.

NEWPORT.—OREN C. KIBBEY, PERLEY H. JOHNSON, GEORGIA B. CHASE.

TEACHER'S MEETINGS.—FIT TEACHERS.

In this connection we would emphasize the good results arising from frequent meetings, say one each term, of all teachers employed in town. We regret to say that we were unable to arrange for but one such meeting during the past year, but we believe such meetings enable the board and the various teachers to coöperate and secure results in the various localities that could not otherwise be obtained.

In cases where the results have not come up to the expectations of the board and parents, the trouble can, almost without exception, be traced to the inability of the board with the means at its command to procure experienced or especially fitted teachers and the failure of the parents to coöperate with and assist the teacher and board in the matter of discipline and general conduct of the pupils. We would not imply that the results attained by an inexperienced teacher are never satisfactory, for such is by no means the case, but there are certain conditions which make the employment of an inexperienced teacher in a given school more or less a matter of experiment.

NEWTON.—MRS. E. B. HOITT, JESSE E. GEORGE.

INTEREST IN EDUCATION.—RUDE CONDUCT OF PUPILS.—ADVERSE
CRITICISM.

We wish to here express to the citizens of the town our appreciation of their interest in education by the founding of the Town Library, the increased appropriation of money for school purposes, and their attendance at the Columbian School Exhibition and free contributions to pay the expense of the same. The bringing of all the school children together and the harmonious arranging for a public exhibition successfully carried out could not have been accomplished without a spirit of coöperation by all concerned.

Much complaint has been made of the rude conduct of pupils on the street and around the school buildings. Would it not be well for the children to leave home in season to reach the school-room five minutes before nine instead of being there a whole hour too soon? Would it not be better for citizens to visit the schools and find out the truth about certain adverse reports in regard to methods and management, rather than repeat scandalous falsehoods where men congregate? Would it not be well to consider whether the little ones ever hear profanity at home before complaining to the school board that the "swearing of the school children is dreadful?" Would it be asking too much of the adults to try and call to mind some of the little jokes and pranks of their youthful days before passing harsh judgment on the exuberant spirits of our youth? And one thing more. Please look around your own homes and see if there has ever been a broken chair, a missing pane of glass, a loose door knob, or a single scratch on the paint to mar its appearance. And, finally, let us remember that the school children of Newton belong to us, not to any other town, and let us believe in them, trust them, correct them (privately) when needful, praise them when we can, and, above all, see to it that we set a worthy example for them to follow.

NORTH HAMPTON.—FRANCIS R. DRAKE, GEORGE A. BOYNTON, SIMON H. LEAVITT.

INFLUENCE OF TEACHERS.

Pure, uplifting influences have been exerted by all the teachers, and they have in the school-room and out won the esteem of the people. The bright, sunny, intelligent faces of the children whom we have seen in the school-rooms at their work have indicated interest, happiness, and progress.

We often wish you could see a group of your school children beside a group of emigrant children, as they arrive at Castle Garden: you would be thoroughly impressed with the value of pure home influences and good educational privileges. We all too often under-estimate the value of the refined, educated, and earnest teacher to our children and the power there to develop broad, noble, and sympathetic manhood and womanhood. Few, who have not taught, can realize the nervous strain that a teacher who puts herself into her work endures. Words of encouragement are of priceless value to those who toil in training our children; can you not give such words, parents?

NORTHWOOD.—JOHN M. MOSES, HENRY A. CILLEY, EDWIN F. TOWLE.

FREE TEXT-BOOKS.

The town has furnished books for three years at an average expense of about two hundred dollars a year. This is a great convenience to parents, but a great care to school board and teachers. The law empowers us to provide books *for schools*. We do not see that it authorizes us to provide them *for families*. Accordingly we have refused to loan books during vacations; but have offered to sell them for cash and to re-purchase them at any time while in use. This has been a cause of some misunderstanding and, in a few cases, of unpleasantness. The reluctance of some to advance the small sum necessary to obtain

a second-hand book is astonishing. Notwithstanding our instructions to teachers to let no books go except for cash, means are sometimes employed to steal or get possession of books without paying for them, that are more ingenious than creditable. We think our rule the best practicable, but are willing to receive instructions from the town. If the people wish us to sow the books broadcast at the close of every term, trusting to their being returned when wanted, let us be so instructed by vote. The expense might not be more than double what it now is.

OSSIPEE.—JOHN C. AMES, A. J. HODGDON, JOSEPH H. CONNER.

RESIDENT TEACHERS.

It has been our policy to retain our old teachers and make as few changes as possible, favoring our home talent, when consistent.

A question which school boards have constantly to meet is that of excluding all but resident teachers. We do not see how such a policy as this can appear other than dangerous in its effects on the schools. Resident teachers should not expect preference, unless their qualifications are equal to, if not superior to, all other applicants.

PELHAM.—AUGUSTUS BERRY, *for the Board of Education.*

THE GOOD SCHOOL.—SUPERVISION.

One end of the school report should be to enlighten and stimulate the public sentiment in regard to the public schools. There should be progress from year to year in everything that pertains to the building up of a true system of public education. Improvements in school-houses, in implements of school work, in methods of teaching, and in the character of the schools. It

is important that the public understand that in which a good school consists. It is not in the fact that the parents and scholars like the teachers—though this is very desirable—but this may be the case and still the school be of small value! The worth of a school depends upon how it is taught and governed, the kind of influences operative in it, the intellectual and moral character it is developing. The pupil must learn to think and be compelled to think accurately. He must form the habit of self-reliance and self-application. The teacher must be able to take a measure of the child's capacities, and all tasks must be assigned and instruction imparted according to that measure. A school is not doing its work that fails to inculcate the virtues of life. Children should be taught truth, propriety, modesty, politeness, gentleness, kindness, reverence, purity, industry, and frugality. These and other virtues should receive constant attention in the school. The room should be kept as neat as the best of homes. . . .

They need the intelligent interest of all good citizens. Few have given sufficient thought to the subject of education to comprehend the progress of the last twenty-five years or the complete revolution of the last fifty. The citizen must inform himself by visiting the schools and reading upon the subject of education. He can get no correct knowledge of them from rumors and the tales of children. . . .

This is a necessity, though an expense, a saving, the truest economy. It is like the foreman in the shop, the overseer in the mill, the agent in business. In supervision many profitable suggestions can be made, not only to the inexperienced but the experienced teachers. Supervision not only gives greater efficiency to the work of a single school, but *unity* to the work of all the schools. The best interests of education demand a large amount of work apart from the teachers.

In two of our schools, during the last two years, there have been classes in rhetoric that evinced taste and ability in the study of literature and they did excellent work. The present year the same classes have studied the principles of agriculture. In a purely agricultural population it is fitting that something of the science of agriculture should be taught in the schools, and

in the future it is hoped that there will be some attention given to the nature of our government, as preparatory to the discharge of the duties of the citizen.

PEMBROKE.—ISAAC WALKER, EDWARD M. FOWLER, FRANK T. CHENEY.

STANDARD RAISED.—COÖPERATION.

So far as we are able to judge, our schools compare favorably with the neighboring towns.

It is our purpose, however, to raise them to a higher degree of excellence, by employing the best teachers obtainable, at good wages, and a careful supervision of the condition and needs of each school.

The success of the schools for the next year depends, not alone upon the action of the school board, but the united action and efforts of school board and teachers with scholars and parents, and especially would we urge upon the latter the necessity of supplementing the efforts of the teacher in maintaining discipline by a good, wholesome home influence.

PETERBOROUGH.—EDWARD H. TAYLOR, JOHN Q. ADAMS, THOMAS B. TUCKER.

OUT OF DEBT.—EVENING SCHOOLS.

We note the gratifying fact that during the past year the last dollar of school debt has been paid. It is certainly a matter of congratulation that our school-houses are, upon the whole, in such fine condition, and that they are paid for. We may hope that no large outlay upon school-houses will be necessary in the near future. Of course a small sum must be spent each year in keeping them in thorough repair.

Early in the winter term, Miss Abbot, with a true missionary spirit, opened an evening school. Upwards of thirty young people from our shops and factories, met at the school-rooms

two evenings in the week, and it was evident that most of them were thoroughly in earnest. Great praise is due to Miss Abbot for initiating this worthy work, and to Miss Banton and Miss Knight, who assisted her in teaching. All gave their services without charge.

We trust this may become a regular feature of our schools. However, it is too much to ask that the teachers do all the work in this truly benevolent scheme, and we confidently expect that there are among our citizens those who will lend a helping hand.

PIERMONT.—L. E. RISLEY, *Supt.*

HIGHER WAGES.

The wages paid teachers average higher than in any previous year, and we think the work done by them, with one or two exceptions, has justified the advance. We could have hired for less pay, but the cheap plan had been followed till the schools showed it. If they have commenced to improve in standing, the extra amount is well invested. It has been the aim of the superintendent in his 33 official visits to benefit the schools by such suggestions and advice as he was able to give, making them practical and critical rather than formal and passive, which might answer the letter of the law, but not its spirit and intent. A more thorough method of instruction in all branches has been urged upon the teachers, which has been adopted with resulting benefit.

In the judicious selection of teachers, aiming to secure the best; in our united effort to raise the schools to a higher standard, and the improvement of school-houses in the direction of health, comfort, and attractiveness, there should be no step backward. The schools and churches of our country are said to be free, but they will not run themselves; they both cost money, but are the last items of expense that an enlightened and Christian people should grudge or withhold, for from them we derive our most valued products, and from us they demand a generous liberality.

PITTSFIELD.—HENRY W. OSGOOD, *for the School Board.*

ABSENCE.—CLEANLINESS.

An evil for which no adequate remedy has been found, is the habit which many parents and guardians have, of allowing those under their charge to remain at home many times upon the most trivial matters, or allowing them to take their own time in getting to the school, and then, in order to save them from the teacher's righteous wrath and indignation, sending a note begging that they be excused for their slothfulness. These habits beget idleness upon the part of the child, and stupid indifference upon the part of parents or guardian. I believe no excuse should be accepted except in cases of sickness. The school hour belongs to the child; he should not be deprived of it. It is of far more value to him than his labor is to his parents.

'Tis said that "cleanliness is next to godliness;" this not only applies to the person but to our surroundings. All of our school-rooms except in the high school building, need coats of paint and whitewash upon the walls. A neat and tidy school-house, with pleasant surroundings, indicates an interest in and for the comfort of our children. The spirit of the age demands good comfortable school-rooms. They must be furnished with all that counts in the art of instructing the child. If we would maintain our position in the progress of to-day, we must see that everything that can be done is done. It costs a little money, to be sure, but the benefits received more than repay the outlay.

"No gains without pains,

No reward without sacrifice."

PLAINFIELD.—EDWIN R. MILLER, WALLACE P. THRASHER,
SAMUEL R. SANBORN.

We are glad to note the increased interest of the parents. One register notes eighty-three visits during the school year. Children are encouraged by parents manifesting interest in their work; and we wish we could say something in this con-

nection that would stimulate parents and guardians to see to it that the children under their care are present during the entire day of every day of the school year. It is impossible to estimate the loss that a child sustains by being absent one or two days in a week; for he not only loses all interest in his work, but gets behind his class, which adds to the labors of the teacher, and his discouragement; and unless he puts forth great effort, the scholar takes on a don't-care mood, making the entire term a loss to him, and he is a great hindrance to the school.

PLAISTOW.—G. W. DOBBINS, WM. L. TERRY, JOAB PEASLEE.

NEED OF A GRADED SCHOOL.

Where there are so many children in one school-room, under the charge of one teacher, if the smaller ones receive proper attention from the teacher (which is generally the case), the older scholars have to be neglected and consequently get dissatisfied with the teacher and school; thereby causing their parents to seek other schooling for them, out of town, when they can afford it, as we have nothing better for them to attend. There are at least twenty of the more advanced scholars, at present in our schools, who ought to be in a graded school, taught by a teacher who would give them all his time, and who is *better qualified* to teach them than the teachers we are obliged to hire to teach an ungraded school. Besides, there are a dozen or more scholars who are attending school out of town at present, who would attend here if we had a graded school for them.

PLYMOUTH.—ALVIN BURLEIGH, JAMES A. PENNIMAN, JOHN KENISTON.

TARDINESS AND ABSENCE.—GRADUATIONS.

While there is commendable ambition on the part of many scholars to be prompt and faithful in attendance, and a con-

scientious regard for the duties and responsibilities resting upon them, on the part of some parents, to second the efforts of their children in securing the utmost benefit from our public schools, there is a lamentable disregard of punctuality and regular attendance by other scholars, and a culpable indifference on the part of a few parents as to whether their children go to school early or late, or not at all. Doubtless an inscrutable Providence has in view some wise purpose in sending helpless little children to parents who are so utterly recreant to their welfare, and to the civic rights of the community in which they live. The dumb brutes, even, whose natural instincts lead them to care for and protect their young, according to the imperfect light and knowledge they have, put to shame the domestic conduct of such people. We have in mind one family, at least, to which these observations apply with special force, and if the stringency of our school law were sufficient to meet the deserts of the case, there would be either a marked improvement in the attendance of the children or the head of the family would be furnished free board for a season in Grafton county jail. It is a noticeable fact, proved by the school registers, which is anything but creditable to the village boys and girls, that the percentage of tardiness is much higher in the village than in the surrounding districts. The primary grades also show less tardy marks, according to numbers, than the upper departments, the high school having apparently the worst record in the town for tardiness during the past term. One scholar in this school, in good health, and living almost under the shadow of the school building, enjoys the distinction of having been tardy thirty-nine times during a term of nineteen weeks. There were two others, at least, in the same school, who were tardy over twenty times each during the term. In each of these cases we are led to believe that the fault was wholly in the scholar.

The high school class is to have public graduation exercises the coming year. We commend the good sense and taste displayed by the principal in adopting this course. There is just now a fad among certain educators to abolish all exercises at class graduations, except the manual delivery of diplomas, accompanied by the usually dull and perfunctory speech of some

school official. We think the old-fashioned way, of permitting boys and girls to have their own closing literary exercises, is much more satisfactory to them and quite as pleasing to their parents. It is certainly good enough for Plymouth, and has so much of good sense and sentiment to recommend it, that we venture the prophecy it will continue to be favorably regarded long after this colorless and lifeless hobby of insipid graduations shall have been buried in merited oblivion.

PORTSMOUTH.—J. C. SIMPSON, *Supt.*

SCHOOL EXTENSION.

My predecessor made last year a comprehensive report on the subject of kindergartens. He said so much and said it so well that it is rendered unnecessary for me to discuss the advantages to be gained by engrafting the kindergarten upon our public-school system. I would ask, then, that a committee be appointed to take into consideration the opening of at least one kindergarten as an experiment. By that last expression I would not be understood as conveying the idea that the kindergarten is yet in the experimental stage. Its theories have long since been worked into practical application and wherever adopted the kindergarten has to the best of my knowledge remained a part of the school system.

In connection with this subject I call your attention to manual training, not so much with the expectation that you will give the matter your immediate consideration, as to bring before you the drift of public opinion. It cannot be denied that this new form of education is rapidly gaining ground. It has been adopted in a considerable number of Massachusetts towns; our sister city of Concord has put the idea into successful operation for the past two years, and Manchester voted the sum of \$1,200 to be expended for this purpose the ensuing year.

The governor of Pennsylvania appointed a commissioner to inquire into the subject, who reports in favor of its introduction into every high school in the state. France long since recog-

nized the value and practical utility of manual training, and has made it an integral part of her school organization from kindergarten to high. Reporting the Paris exposition of 1889, one American says :

France is easily first, both as to the extent and quality of her educational exhibit. Here all the world may learn what schools can do for inventive, decorative, and instructive industry. It shows how every step of manual training is constantly accompanied by the training of the eye and hand throughout all the sciences and arts, and it explains quite easily how France has gained her preëminence in fine industrial arts, and her monopoly of those products which depend upon the skill and genius of the designer.

Superintendent Davis of Chelsea sums up the most important arguments advanced at the Conference on Manual Training as follows :

It is a system of object teaching.

It teaches through things instead of signs of things.

The boy who begins to construct, begins at once to think, deliberate, and reason.

The intellectual culture in manual training is far more vigorous than that derived from the study of books.

The poor boy who wishes to become a skilled workman has an opportunity.

It is a training of the hand, but it trains the mind, the eye, and the character.

Teachers have an opportunity to know their pupils better individually.

Opportunity is given to know why a pupil does not recite as well as he should.

The routine of school is broken up.

The work of the school is better in every direction.

The children have a better appreciation of what they try to learn from books.

Almost all the work which goes on to-day in the grammar schools is memory training.

It trains the mind, through doing something tangible and visible and doing it well.

A common-school education should be a preparation for the conditions of existence.

It lays the foundation for some individual pursuit as yet unadopted.

It teaches the fundamental process that underlies all trades.

It does all these in educational ways, gradually, systematically, and through properly graded exercises.

For my own part, though naturally inclined to be conservative in the matter of innovations, I have come to the opinion that the general introduction of industrial trainings belongs to the near future, and that we must be giving the subject at least a general consideration, with a view to more special action when the proper time shall arrive.

RICHMOND.—MOSES CASS, GEORGE F. SHOVE, LEASON MARTIN.

LACK OF INTEREST ON PART OF PARENTS.

We regret to say, that during the past year as in former years, there has been an apparent lack of interest in some of our schools on the part of the parents. It is the duty of parents to look well to the education of their children. An hour or two cannot be more profitably spent than with your children in the school-room. Your interest would encourage them to be more punctual and they would strive to attain a higher rank and a better record.

RINDGE.—CHAS. F. PLATTS, GEORGE G. RICE, EMMA A. WELLINGTON.

TRAINED TEACHERS.

We take pleasure in again announcing to the people of the district that the schools are, as a whole, in a prosperous con-

dition, that the school work has been carried on without special hindrance, and all the teachers have been in a measure successful. Some have merited particular mention for securing good order, diligence, and thoroughness in study. We find, however, that not every one, armed with a diploma from some normal school or other celebrated institution of learning, is qualified to discipline and teach a school successfully.

There can be no greater error than to suppose that our schools can be benefited by a frequent change of teachers. It can only be so when a poor one has been employed. Good teachers are hard to obtain, and when a teacher is found to be successful she should be retained so long as possible. One great trouble with teachers is that they do not fit themselves for work as they should. They attend the common schools until about sixteen years of age, and then think they are able to enter the field in competition with those who have spent years and a considerable amount of money in preparation for their work. Many people think these young, inexperienced girls should have the same pay as experienced teachers, and think that they can do as good work in the school-room. If parents would have their girls spend more time in preparation, they would make more money in the end and we would have better schools as a result.

ROCHESTER.—NELSON E. B. MORRILL, *President*. HENRY KIMBALL, *Supervisor*.

PROFESSIONAL TRAINING.

The standard of all school systems, however, depends almost entirely upon the character and efficiency of its teachers. Hence they should be selected with great care and with a conscience void of offence.

A New Bedford superintendent, quoted in the school report of a neighboring city, made this statement: "The weakest point in our whole school system is the loose, improvident way in which vacancies occurring in our corps of teachers are filled.

By universal consent, the very corner stone of a good school system is the employment of none except first-class teachers; and those school authorities alone are squarely abreast of this requirement, who, utterly regardless of side-issues of every kind, seek for and obtain thoroughly capable and thoroughly experienced teachers, wherever they may be found, and give positions to none besides."

Many, however, seem to believe that the diploma of a high school or college graduate is sufficient evidence of the possessor's qualifications for an instructor; and it may be of his literary qualifications, but in no other sense.

Of all the means adopted to prepare for efficient teaching, the experience gained in the school-room, while in actual charge of the school, is the surest, though often tediously expensive to the children.

Of our thirty-six teachers only three have had normal school training, and we often fill vacancies with applicants having very slight and sometimes no previous experience or preparation, and of whose natural adaptation for their work we have had little opportunity to judge.

ROLLINSFORD.—A. W. PIKE, W. R. GARVIN, GEO. H. YEATON.

CITIZENSHIP.

To facilitate and encourage the pupil to give more earnest attention to this most useful branch of study, we have introduced into our schools, for supplementary reading among the more advanced classes, a book entitled "The American Citizen," which is admirably adapted to inform one of the wants and practical duties of life. It treats of the principles of government, from the family, the school, town, and state, up to that of the nation. It also teaches the rights and duties of business and money, social rights, rights and duties of men as they live together in society, as well as the rights and duties of nations. The understanding of such subjects cannot fail

to be of greater value and usefulness to those who are to come forward and take our places in the duties of active life, than many others deemed more classical and of higher sounding names. These subjects in the past have been studied and understood only by the few and aspiring, while the mass has been content to remain ignorant of their value. How can one vote with intelligence and help make the laws of his country unless he understands the effect of different forms of government on individuals, communities, and the nation as a whole, and also the principles on which they are based?

RYE.—JOHN O. DRAKE, ERVIN J. SEAVEY, FREEMAN J. LOCKE.

PERSONAL REMARKS.

It is gratifying to report of our schools an improvement from last year. They have been under the instruction of teachers who realized the responsibility resting upon them, as those who are aiding to form the character of youth. There has been a desire on the part of the scholars generally to advance the standard of their schools. It is not necessary for us to mention each school or teacher in detail. No other public servants of the town are annually complimented or discredited by published personal remarks. It is not a universal custom; and the only fruits arising from such remarks are that they furnish food for the vanity of those commended, or serve to tickle the minds of the unfriendly in case a teacher has been unsuccessful. We have endeavored to secure the services of the best teachers, and in no case have we employed without their having been well recommended. It is very gratifying to note an important advancement made by the parents,—the fact that they demand strict discipline. No complaints have been made that the teacher was too severe.

SALEM.—CLINTON L. SILVER, M. H. TAYLOR, PETER
BATCHELDER.

SALARIES.—LENGTH OF SERVICES.—SCHOOL YEAR.

We cannot always get first-class teachers for six dollars per week, but think that sum is enough for schools of six to twelve scholars.

In our experience on the school board, it seems advisable to not employ the same person as teacher in any one school for any great length of time. Sometimes it happens that a person may hold the good will and respect of her pupils for longer than two years, but rarely so.

In regard to the length of the school year, we are of the opinion that thirty weeks is a proper length. The average length of the schools of the state is a fraction over twenty-four weeks; in Rockingham county less than twenty-eight weeks, in Hillsborough county less than twenty-seven weeks, in Merrimack county less than twenty-five weeks, in Carroll county not quite twenty weeks. The average length of schools in our county is a small fraction above any county in the state. There are but twenty-nine towns in the state which have over thirty weeks of school. Dover is the only place that has over thirty-six weeks of schooling.

SANBORNTON.—E. H. WRIGHT, O. S. SANBORN, J. W.
SANDERS.

TOWN SYSTEM.

The merits of the town, as compared with the district system, have been demonstrated over and over in this town during the last seven years. Better teaching ability, better located for work, with better and more schooling for the same money, are some of the happy results.

The members of the school board are grateful for the general spirit of coöperation which the citizens of the town have given

in making this system effective. Its working, however, will be more perfect, when all practically accept the fact that the town is one district established by law, dropping the expression "our district" and "your district," acknowledging that old district lines have been abolished. Then they will not regard pupils who are sent by the school board across lines that once were as foreigners and intruders, but as pupils entitled to schooling under the law at such places as in the judgment of the school board it can be best given.

SANDOWN.—BENNING SANBORN, ELWIN C. MILLS, NELLIE C. SANBORN.

ATTENDANCE.

One of our schools suffered much because scholars were absent or dismissed so often: parents should never allow their children to be absent or dismissed for any trivial cause.

This absence from lessons was plainly seen at the end of the year. The teacher seems to have no control over this matter. It rests with the parents, and they should realize the importance, and impress upon the children's minds, that they must be in school every day.

SANDWICH.—CHAS. B. HOYT, JOHN S. QUIMBY, E. W. HODSDON.

ADVANCEMENT.

Without advancement there is no true life. A school that is not advancing a little year by year, if not dead is surely at a low ebb. To follow in the same old ruts means gradual decay. Hence the necessity of new books and new methods in order to keep abreast with the times.

One of the greatest hindrances to advancement is through the indifference of parents to the regular attendance of their children.

By neglecting to send them to school regularly, they are rendering the schooling which the children receive much less valuable (for which nine out of every ten blame the teacher), besides laying the foundations for habits of carelessness and inattention, that will be an obstacle to them in whatever they may undertake in after life.

SEABROOK.—WILLIAM A. RAND, *of the School Board*.

THIRTY-TWO WEEKS OF SCHOOL.—PHYSIOLOGY.

We have had thirty-two weeks of school. We think more real good can be obtained by giving a lecture twice or three times a week to the school as a whole in physiology, than by learning lessons from books, which are often dry and uninteresting. Mr. Oakman and Miss Hutchins have accomplished much this way, having notes from the normal school which are superior to any books we have ever had. These, with the aid of the charts which we purchased for this study, have made three days in the week very interesting and useful to the pupils and given satisfaction to the teachers and committee.

SOUTH HAMPTON.—ALBERT DOWNING, FRANK B. SWAIN,
CHARLES M. EVANS.

GENERAL REMARKS.

We are sorry to feel obliged to correct certain rumors which have been prevalent concerning the discipline. It is too often the case, and has been for several years, that people speak disparagingly of the condition of our schools and the ability of our teachers, basing their knowledge of their management on the sayings and gossip of the children, and seldom if ever entering the school-room. Now we would respectfully suggest and urge, that any and all who feel that our schools are not what they should be, should visit them, find where the existing trouble

lies, if any there be, and have it quickly adjusted; and thus avoid injuring the reputation of the pupils and the teachers.

We submit that the real trouble with our schools lies with the parents. It is their unmistakable duty to see that their children attend school regularly, and not detain them at home for every trivial matter.

SOUTH NEWMARKET.—JAS. H. FITTS, A. W. RICHARDS,
WM. H. CONNER.

It seems desirable that the school year of study should close with the spring rather than the winter term. The winter term is short, is of least importance, and often ends in bad weather and with roads almost impassable. The spring term is more important; the upper classes graduate, others are promoted, and new classes are formed. The higher institutions in the land close with the spring season.

Good health has prevailed quite generally in our families; all visits and closing examinations of the schools have been very satisfactory.

SPRINGFIELD.—ELWIN F. PHILBRICK, N. R. LOVERING,
RUEL L. HEATH.

HIGHER WAGES.

We paid higher wages, on an average, than last year, on account of engaging more experienced teachers, for one reason, and teachers were rather scarce for another. There are so many openings for young people, where there is more money to be had, that many who taught last year have left teaching for something else.

STEWARTSTOWN.—MRS. A. F. WIGGIN, *Superintendent, for the Board.*

CARE OF PROPERTY.

Children should not be allowed, either by parents or teachers, to break out glass or deface the school-room. They should be taught to reverence the school-room with the same feeling they have toward their own homes; for is it not here the wheel is set in motion, and the mind is first started on its journey for an education?

STODDARD.—E. B. DODGE, C. B. MCCLURE, MRS. MARY REED.

INABILITY TO KEEP GOOD TEACHERS.—NORMAL TRAINED TEACHERS.

We often find ourselves unable to keep good teachers when we find them, not because we do not pay enough, but because our school year is short, and thirty-six to forty weeks per year is preferred by teachers to twenty.

That our young women and men leave us largely, as fast as fitted for life's battles, should not discourage us or lead us to take less interest in the fitting.

The record of scores who have gone from here during the past fifty years, proves that Stoddard has done and is still doing much in moulding the world in general, and particularly the land we live in. Heaven has no mercy for the mortals so supremely selfish that they want to live for themselves alone—we cannot learn of any place where they are wanted.

Four of the five teachers employed have had normal school training, which in most cases is of great advantage; but good judgment, combined with push, is, in our times of hustle, of the first importance.

STRAFFORD.—CHARLES W. WHITCHER, FRANK G. FOSS.

INCREASE OF SCHOOLING.—COÖPERATION.

There have been twenty-four weeks of schooling, divided into three terms of eight weeks each, being an increase of two weeks over last year.

We would impress upon the parents the need of coöperation with the teachers in order to have successful schools. It matters not how earnestly the teacher may work to advance the scholars; if the parents do not sympathize and work with them, their labor will be in vain. You should also encourage them by your presence in the school-room, not to discover something to find fault about, but to help them on their way; for a teacher has but a thankless task at best, and any suggestion would be gratefully received and acted upon.

STRATHAM.—GEORGE A. WIGGIN, *For Board of Education.*

When teachers come highly recommended by well known educators, naturally that recommendation has some influence, and we have reason to expect not complete failure. On the part of nearly all our teachers there seemed to be a desire for the best; yet it is not supposable that all would possess the tact in governing and the skill in imparting instruction which have crowned some with remarkable success.

We would strongly impress on the minds of our teachers the necessity of good order in and out of the school-room; for in our opinion, whenever a teacher is unsuccessful it is, in a large majority of cases, from lack of discipline.

No teacher can do justice to a school, or hope to reach the highest degree of success, who is willing to devote six hours only to her work, while her best energies are expended elsewhere.

Let the teacher be wide-awake and enthusiastic in the school-room, and our town is not wanting in bright boys and girls who will emulate her example.

SULLIVAN.—JOSEPH N. NIMS, GEORGE KINGSBURY, F. A. WILSON.

CORPORAL PUNISHMENT.

The maintenance of good order in the school-room is one of the requirements demanded of every teacher, and we can freely say that the order in all of our schools has been excellent, particularly in No. 1, where, with nearly forty scholars to attend and govern, not an instance of corporal punishment has come to our knowledge, and still the order has been much better than it used to be when the rod and ruler were freely applied. The use of the rod has the effect many times to excite the passion of the pupil, and diminish the respect, love, and sympathy of both scholar and parent. The authority of the teacher at all times should be exercised with moderation, candor, and prudence; also, be accompanied with dignity and impartiality. Oftentimes the failure to maintain order in the school-room is caused by a lack of coöperation and sympathy of the parents. Visiting school by the parents is too much neglected. Can a parent form any correct opinion as to the true character of the school by mere hearsay? We all feel more or less interest in the welfare of our schools, but how can we judge of their merits without first entering the school-room and seeing for ourselves?

SUNAPEE.—GEORGE DODGE, E. C. FISHER, E. H. BARTLETT

ATTENDANCE AT SCHOOL MEETING.

Do not fail to go to school meeting. Let every person who has a scholar be present to help do the business. Do not leave this for those who have no children to send to school, and therefore no interest in the meeting, except to make the schools shorter by preventing the raising of money, which will increase their taxes. They are simply doing what seems to them to be best for themselves. You go, and do what will be best for you

and yours, and then you will have done your duty and nothing more. Some of the school-houses are old and out of repair, so that new ones ought to be built. Some are so bad that they are unfit to hold a school in at any time of the year, but when it becomes cold weather it is impossible for the scholars to keep warm in them, so that we have not been able to have as many weeks of school in them as in the more comfortable houses, and that is why the report shows so large an unexpended balance. Let us have good, respectable school-houses, and then we will have better schools.

SWANZEY.—GEORGE I. CUTLER, ALONZO A. WARE, A. A. MORSE.

INTEREST.—TRAINING.—PRIMARY TEACHERS.

We have generally been fortunate in obtaining good teachers, and those of experience, and most of them have proved faithful and efficient, and all we could reasonably expect. We recognize that the success of our schools depends largely upon our teachers, but due credit should be given to the parents and friends of education who have lent their coöperation and interested themselves in their prosperity.

The teacher of the first term left the school to take a course in normal training, the better to prepare herself for her chosen vocation. We advise all who propose to become teachers to fit themselves the best they can for the position they are to occupy. Only *good* teachers are wanted in our schools.

To be a good primary teacher one must have natural qualifications. Besides knowing how to teach and give the best elementary instruction, they must have the happy faculty of pleasing and interesting children; and if they do this they will generally please and interest the parents, and thereby secure success for themselves.

TAMWORTH.—HENRY T. HODGKINS, CHARLES F. HUCKINS.

WAGES.—INTEREST.

Average wages of teachers per month, including board, \$20.91. This average is undoubtedly the lowest of any town in the county, and still at this low rate we can only have about twenty-one weeks of school in each district. The town is nearly free from debt, and we venture the assertion that every citizen, interested in the welfare of the town, would cast his vote to double the appropriation we now make for schools. Then more experienced teachers could be secured and good results would follow.

We commend our public schools as worthy of more consideration from our citizens at large. Their interest in them should not cease, although their children are no longer pupils. The future of our children largely depends on the public-school teachers, and to be niggardly in their compensation is a mistake approximating a crime.

TEMPLE.—ELLA C. WHEELER, M. H. FISK.

An energetic pupil is an inspiration to both scholars and teacher, and a school of them would be ample compensation to those who are working for their welfare. It has given us much pleasure in visiting the schools during the winter term, to see the stars and stripes floating over the school-houses; and we take this opportunity to thank the scholars and friends who entered so heartily into the plan of furnishing each school with a flag and pole, and made it possible for us to have a share in "Columbus Day." These flags add dignity to the school buildings, and to the work done in them, in the eyes of the pupils, and they realize, as never before, that they are the children of the great country whose flag floats over them, and that the faithfulness with which they work will help to determine its future prosperity.

TILTON.—HORACE SANBORN, W. H. H. ROLLINS, W. B. FELLOWS.

We also think that if the parents would make their interest in the education of their children more apparent by more frequent visits to their schools, it would increase the interest and awaken the ambition of the scholars, and thus produce better results.

We again recommend, that in all cases of dissatisfaction with school management the school board be consulted; they are your servants, and willing to be advised.

TROY.—MELVIN T. STONE, FRANKLIN RIPLEY, JOHN H. CONGDON.

IMPORTANCE OF ATTENDANCE AT SCHOOL.—CARE OF TEXT-BOOKS.

Probably three fourths of the scholars never go beyond the common school, and how important it is, then, that our children should make the most of the advantages afforded them; for when their school-days are ended, and they pass therefrom and enter upon the active duties of life, their chief regret will be that they had not better improved their time, for the branches required to be taught in our common schools are those necessary for the every-day business and conduct of life.

Every person with a good common-school education is something more than a mere "hewer of wood and drawer of water," as against those without it.

With the free text-books and school supplies has come a new condition of matters. The pupil is entrusted with the use and care of property not his own. The books he studies, the slates, pens, pencils, ink, and the paper on which he works his problems are the property of the town, and a lesson of economy in the use of them would make quite a saving in this expense. We do not mean that undue waste or improper care has been the rule, but with their free use pupils are liable to become wasteful unless teachers and parents remind them of it.

UNITY.—BELA GRAVES, SUMNER M. STRAW, E. H. FRENCH.

CRITICISM OF SCHOOLS.

The schools for the past year have on the whole been fairly prosperous so far as the school board is able to judge. Were there no murmurs of dissatisfaction, or breathings of adverse criticisms in reference to our schools and their management, we should feel that the millenium had indeed begun to develop itself in Unity. While this spirit has, perhaps, not been a more prominent feature the past year than usual, we feel justified in suggesting that were parents and others as free to speak good, as they are now to speak evil, and be as silent of the evil as they are now of the good, it would be a great help to teachers in school government. Could this condition of things be brought about, we are firmly of the opinion that the great hindrance to the successful government of our schools would be removed. If scholars received no encouragement from parents and others, either directly or indirectly, to encroach upon school discipline, teachers would have very little trouble in governing them, but so long as the efforts of teachers and school board alike are to a certain extent antagonized by adverse criticism and fault finding by citizens, but very few teachers can be wholly successful.

WALPOLE.—LUCIUS WELLINGTON, JAMES H. BROWN, HENRY E. PUTNAM.

RE-LOCATION OF BUILDINGS.

There is no more difficult problem that the school board is called upon to solve, or under existing conditions one more likely to come up anew with each returning year or term, than how to successfully graft the town system of schools to the old district accommodations. In this connection we refer you to the treasurer's report, which shows \$244 as the sum paid during the year for conveying scholars to and from school, whose attendance we thought it was unreasonable to expect without in some

measure overcoming the obstacle of distance. This is always a delicate matter for the school board to handle, and seldom can they arrange it satisfactorily either to themselves or to parents. If the town system is to continue as at present we recommend to the serious consideration of the district whether it would not be wiser to abandon the makeshift policy that we have been obliged to pursue in the past, and re-locate some of the houses in the sparsely settled parts of the town; thereby avoiding in a great measure the cost of conveyance.

WEARE.—A. L. SLEEPER, J. R. B. KELLEY, LUTHER CLEMENT.

GOOD EFFECT FROM TOWN SYSTEM.

The outlying divisions of the town are not to be deprived of their school privileges, as some of our people feared they might be when the new law came into operation, but on the other hand, they have more weeks of schooling and better school privileges than before. It appears that the better acquainted the people become with the present school system, the better they like it, and we think it would be difficult to get a vote of the district to return to the old system.

WEBSTER.—DANIEL G. HOLMES, HENRY DODGE, JOSEPH H. NOYES.

EXPERIENCED TEACHERS.—TRAINING IN ACADEMIES.

Teachers who have earned a place in first rank by faithful work in the schools in town and those who have a well established reputation have been employed whenever it has been possible to secure their services with the limited amount of means at the hands of the school board.

Some of the smaller schools have been supplied with teachers just commencing in school-work, willing to give their best services for a small compensation and ambitious to earn a repu-

tation which will secure them better pay in the future. While they sometimes find they are better calculated for some other occupation than that of a teacher, it is often safer to risk the school in the hands of a beginner than try a teacher whose only recommendation is that they have had experience.

It is much to be regretted that our state which is expending large sums of money to graduate normal school teachers, quite a proportion of whom are engaged in the schools of Massachusetts, should not think it best to establish a training school in some academy in each county in the state where our boys and girls, while acquiring their education, could also become thoroughly acquainted with the best methods for the instruction and government of the district-school.

WENTWORTH.—FRANKLIN EATON, THOMAS HUCKINS,
CHARLES A. WHITCHER.

RETAINING GOOD TEACHERS.

It has been the endeavor of the school board, so far as possible, to secure teachers of moral and mental worth, and having obtained them to retain their services. Most of the teachers have been workers, and it should be understood by all that the school-room is a place for constant and earnest work. We think a pleasant relationship has generally existed between pupils and teachers, and where any unpleasantness has occurred we believe the cause has been as much with the parents as the pupils. We do not think the teachers are perfect in judgment, and they need the assistance of the parents to make the school a success. Parents should not condemn a teacher before personally visiting the school and ascertaining whether or not there is just cause.

WESTMORELAND.—GEO. W. RULAND, CHARLES M. SCOVILL,
HENRY C. LEACH.

SCHOOL YEAR.—MULTIPLICITY OF BOOKS.

Amount in aggregate, 229.3 weeks of schooling, an increase of 24 weeks over last year. A serious obstacle to the best success of our schools is the multiplicity of text-books. It should not be tolerated beyond the earliest practicable time for its removal. An urgent requirement also for the safe keeping of the school books is a bookcase, of some kind, for each school-room. The waste from loss and removal of books, for lack of proper keeping, is an item of no inconsiderable account. These things will not impose a burdensome expense, and we trust the district will see that it is economy in the long run. We should guard against slackness in managing the district affairs so far as is compatible with human imperfection. It has its influence inside the school-room as well as outside.

Money paid for the conveyance of pupils is a unique and peculiar application of the public taxes, and should be paid out with particular consideration.

WHITEFIELD.—ALICE M. DODGE, *Chairman*.

LENGTH OF SCHOOLS.—LACK OF ENERGY.

There have been one hundred and one visitors beside the school board, making an average of about five visitors a term in each district. Now think for a moment, if you, as interested parents and citizens, have done your duty: and when you commend or criticise these teachers, are you doing it as eye witnesses, or only from hearsay? If I were to single out one fault among the schools which seems to predominate, it would be lack of energy. The pupils do not exert themselves enough in speaking. They mumble their recitations, and make a listener strain his ears to catch the sense of what is said, and so spoil a good recitation.

WINDHAM.—B. E. BLANCHARD, J. W. M. WORLEDGE, M. F. ANDERSON.

HOME INFLUENCE.

It is an old saying that "Ignorance is the parent of vice," therefore, if as a nation or a people, we wish to prosper, we must guard with care our common schools. It is not enough to have our schools in operation, they must be sustained heartily, parents must see to it that their children attend promptly and constantly, and with instructions to obey wholesome rules. The state or town, or both together, may furnish funds, but the efforts of the officers and teachers must be seconded by home influence, if we wish to reap the best results.

WINDSOR.—HERBERT F. DRESSER, JOHN G. DODGE, ALBERT J. GRAY.

With this town's limited means to educate the rising generation so that when they shall soon come to the front, they will be better qualified to fill the ranks, no pennies or time should be wasted. The unanimous determination to all try and have good schools will acquire the desired result, and our scholars will amass that one fortune (education) of which mankind can bereave them not.

STATISTICAL TABLES.

STATISTICS.

The returns from school committees are grouped under the following heads :

1. Districts and schools.
2. School-houses.
3. Scholars.
4. Teachers.
5. Revenue.
6. Expenses.

TABLE
BELKNAP

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alton	1	12	2	.....	3	2	23.66
2	Barnstead.....	1	9	.....	.....	5	.....	26.77
3	Belmont.....	1	8	3	.....	4	1	27.25
4	Centre Harbor.....	1	4	.....	.....	3	.....	29.25
5	Gilford.....	2	20	8	1	7	1	24.30
6	Gilmanton	1	15	.....	.....	7	2	15.54
7	Laconia	2	20	17	1	.....	.....	39.65
8	Meredith.....	2	15	4	1	11	4	22.80
9	New Hampton.....	1	10	.....	.....	5	1	20.82
10	Sanbornton	1	12	.....	.....	3	2	24.00
11	Tilton.....	2	10	5	.....	2	.....	30.55
	Total.....	15	135	39	3	47	13	25.87

No. 1.

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	19	4	1	19	\$7,500.00	\$150.00
2	13	1	.....	5	3,600.00	100.00
3	11	2	.....	4	4,300.00	48.00
4	5	1	.....	4	2,400.00	75.00
5	16	1	1	9	21,650.00	900.00
6	18	2	.....	6	5,850.00	200.00
7	8	.....	.....	8	80,200.00	625.00
8	14	3	.....	12	10,000.00	100.00
9	9	.....	1	9	5,350.00	.....
10	14	.....	.....	14	5,775.00	150.00
11	6	.....	.....	.....	7,500.00	500.00
	133	14	3	90	\$154,125.00	\$2,848.00

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Alton	99	91	100	105	14	175	16	180	52	12
2	Barnstead	92	97	92	98	8	169	13	135	.....	.....
3	Belmont	75	72	100	81	10	160	11	115	60	.....
4	Centre Harbor...	43	25	52	30	2	75	5	46	10	.....
5	Gilford	57	47	258	233	39	420	32	390	68	1
6	Gilmanton	78	73	96	102	15	171	12	181	38	2
7	Laconia .....	.....	.....	529	508	46	935	56	711	71	.....
8	Meredith	120	119	142	155	23	217	57	119	41	.....
9	New Hampton...	54	58	76	89	15	140	10	110	18	.....
10	Sanbornton .....	.....	.....	95	84	15	145	19	144	13	.....
11	Tilton	172	145	165	135	1	299	....	205	53	.....
	Total	790	727	1,705	1,620	188	2,906	231	2,336	424	15

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	2	\$45.00	15	\$25.37	.....	11	.....
2	7	29.50	8	25.14	4	8	.....
3	.....	.....	11	25.55	2	7	1
4	.....	.....	5	21.75	1	4	2
5	5	47.42	18	35.33	6	15	5
6	.....	.....	16	20.03	4	3	.....
7	3	71.00	26	41.71	4	21	9
8	1	53.00	17	25.00	2	11	4
9	1	20.00	9	25.00	4	6	1
10	.....	.....	14	23.45	2	7	.....
11	1	80.00	13	31.78	1	9	2
	20	\$49.41	152	\$27.28	30	102	24

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alton.....	\$1,025.50	.....	\$291.25	\$580.45	\$260.89	.....	\$2,158.09
2	Barnstead.....	2,231.00	.....	232.50	370.33	.....	.....	2,833.83
3	Belmont.....	1,130.00	.....	210.00	264.40	.....	.....	1,604.40
4	Centre Harbor	534.00	.....	98.56	159.60	.....	\$4.80	796.96
5	Gilford.....	2,566.00	\$4,400.00	621.00	662.00	.....	1,478.76	9,727.76
6	Gilmanton....	1,004.50	.....	262.50	.....	.....	.....	1,267.00
7	Laconia	7,529.00	2,500.00	1,020.16	1,018.38	.....	55.00	12,122.54
8	Meredith.....	1,968.50	100.00	307.20	60.00	.....	.....	2,435.70
9	New Hampton	595.00	300.00	210.00	133.90	.....	.....	1,238.90
10	Sanbornton....	1,340.00	.....	231.68	77.71	.....	27.35	1,676.74
11	Tilton	2,059.55	2,200.00	401.92	94.99	.....	49.15	4,805.61
	Total.....	\$21,983.05	\$9,500.00	\$3,886.77	\$3,421.76	\$260.89	\$1,615.06	\$40,667.53

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	\$1,600.00	.....	.....	\$259.15	\$1,880.72	\$3,839.87	\$10.43
2	.....	.....	\$800.00	315.46	1,696.00	2,936.46	10.58
3	.....	.....	50.00	119.57	1,469.50	1,752.07	8.78
4	.....	.....	.....	108.94	635.30	781.24	9.10
5	1,649.50	\$1,071.50	787.89	903.90	5,357.90	9,995.69	13.21
6	.....	.....	200.00	94.65	1,200.00	1,572.90	7.04
7	2,500.00	1,950.00	.....	.....	9,142.76	13,787.62	.....
8	.....	.....	142.56	75.79	1,428.48	1,786.83	5.06
9	125.00	39.89	.....	140.81	1,213.81	1,619.61	9.76
10	.....	.....	.....	222.49	1,483.00	1,836.49	9.55
11	500.00	124.00	361.12	94.14	2,848.00	4,007.26	10.07
	\$6,374.50	\$3,185.39	\$2,341.57	\$2,334.90	\$28,360.47	\$43,906.04	\$9.23

* Salaries of School Committees included.

CARROLL

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Albany	1	4	.....	.....	1	.....	15.25
2	Bartlett	2	6	1	.....	.....	.....	19.16
3	Brookfield	1	3	.....	.....	1	.....	17.00
4	Chatham	1	5	.....	.....	2	.....	21.80
5	Conway	1	18	4	.....	7	3	29.55
6	Eaton	1	7	.....	.....	1	1	15.43
7	Effingham	1	7	.....	.....	2	.....	20.14
8	Freedom	1	6	.....	.....	3	1	16.16
9	Hart's Location	1	.....	.....	.....	.....	.....	.....
10	Jackson	1	6	.....	.....	2	.....	21.00
11	Madison	1	5	.....	.....	2	2	17.80
12	Moultonborough	1	10	.....	.....	2	.....	21.00
13	Ossipee	1	12	.....	.....	3	.....	24.00
14	Sandwich	1	11	2	1	4	.....	22.00
15	Tamworth	1	12	.....	.....	6	2	19.75
16	Tuftonborough	1	10	.....	.....	4	2	18.10
17	Wakefield	1	13	.....	.....	4	.....	21.00
18	Wolfeborough	1	15	8	1	.....	1	34.00
	Total	18	150	15	2	44	12	20.76

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	6	6	.....	6	\$350.00	\$20.00
2	8	.....	.....	5	6,000.00	100.00
3	5	2	.....	3	1,600.00	12.00
4	5	.....	.....	.....	2,000.00	1.00
5	16	2	1	15	10,000.00	200.00
6	7	.....	.....	.....	1,350.00	.....
7	7	.....	.....	6	3,500.00	.....
8	8	2	.....	4	750.00	.....
9	.....	.....	.....	.....	.....	.....
10	6	3	.....	6	1,500.00	100.00
11	9	5	1	.....	1,400.00	65.00
12	12	2	.....	6	3,500.00	75.00
13	14	2	1	4	9,050.00	160.00
14	13	1	.....	11	2,600.00	125.00
15	13	.....	.....	1	4,500.00	75.00
16	10	.....	.....	10	3,500.00	100.00
17	12	.....	.....	12	.....	.....
18	12	.....	.....	11	13,700.00	200.00
	161	25	3	100	\$65,300.00	\$1,233.00

CARROLL

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Albany			31	32	3	60	...	41		
2	Bartlett			115	125	40	200	...	226	50	
3	Brookfield	28	30	39	37	10	64	2	58	2	
4	Chatham			48	49	....	91	6	74	17	
5	Conway	208	224	261	282	32	469	42	429	102	20
6	Eaton			57	69	7	113	6	107		
7	Effingham.....	62	78	60	75	11	115	9	110	31	
8	Freedom	55	47	70	63	7	126	....	171	8	
9	Hart's Location.										
10	Jackson	53	47	54	64	3	97	18	101	4	
11	Madison.....			40	49	3	80	6	76		15
12	Moultonborough	92	91	119	106	12	201	12	189	19	
13	Ossipee.....	120	118	152	160	13	274	25	240	10	6
14	Sandwich	72	107	98	116	24	173	17	175	52	3
15	Tamworth.....	58	76	96	90	10	164	12	171	21	
16	Tuftonborough...			63	67	20	102	8	117	6	
17	Wakefield.....			143	120	21	222	20	194		3
18	Wolfeborough...	143	152	256	279	34	478	23	305	70	
	Total	891	970	1,702	1,783	250	3,029	206	2,784	392	47

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	.....	.....	6	\$12.00	2	2	.....
2	2	\$14.00	11	24.00	1	3	2
3	.....	.....	5	25.00	.....	2	.....
4	1	24.00	11	20.00	3	5	1
5	4	39.00	25	29.37	8	13	4
6	3	25.00	6	19.16	5	2	.....
7	1	28.00	5	23.50	.....	4	1
8	2	30.33	5	20.00	2	3	.....
9	.....	.....	.....	.....	.....	.....	.....
10	3	37.00	6	24.00	1	4	1
11	2	28.00	6	22.00	3	2	.....
12	.....	.....	15	24.00	2	4	.....
13	6	26.00	9	27.71	2	9	2
14	2	21.66	14	20.40	2	7	2
15	1	28.00	12	20.21	1	6	.....
16	2	22.00	8	23.50	2	7	.....
17	2	39.00	12	27.82	.....	9	1
18	3	28.00	20	30.37	1	14	1
	34	\$27.85	174	\$23.12	35	96	15

CARROLL

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Albany	\$648.85		\$68.75			\$10.00	\$787.60
2 Bartlett	437.50	\$200.00	358.40	\$233.40			1,249.30
3 Brookfield	268.50		95.00	26.20			389.70
4 Chatham	500.00		150.25				650.25
5 Conway	5,235.50		643.75	530.30		20.46	6,430.01
6 Eaton	541.00	125.70	145.00	22.00		21.40	855.10
7 Effingham	622.00		202.00	218.84		35.00	1,077.84
8 Freedom	550.00		162.50	11.22			723.72
9 Hart's Locat'n							
10 Jackson	329.00		152.32	229.34		139.45	850.11
11 Madison	855.50	100.00	132.50	72.80		3.00	663.30
12 Moultonboro'.	1,000.00		306.25	115.50			1,421.75
13 Ossipee	2,899.50		432.64	100.00		16.00	3,448.14
14 Sandwich	1,071.42	100.00	295.00	225.42			1,691.84
15 Tamworth	1,297.40		222.72	31.00		10.50	1,561.62
16 Tuftonboro'...	708.54		168.96	152.11		214.14	1,243.75
17 Wakefield	1,120.00	1,000.00	372.48	104.75			2,597.23
18 Wolfeborough	1,949.50	4,021.19	518.40	941.91	\$205.09	1,009.77	8,645.86
Total	\$20,034.21	\$5,546.89	\$4,426.92	\$3,014.79	\$205.09	\$1,479.72	\$34,707.62

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	.....	.....	.....	\$12.00	\$253.00	\$283.68	\$4.00
2	.....	.....	\$60.00	.....	1,084.65	1,195.65	4.51
3	.....	.....	41.00	19.20	327.00	413.20	4.27
4	.....	.....	.....	174.25	476.00	675.25	6.70
5	\$1,252.77	.....	349.23	956.23	4,080.80	6,968.18	9.27
6	125.70	.....	96.00	78.51	626.95	969.56	5.59
7	.....	.....	.....	53.92	947.80	1,061.72	7.41
8	.....	.....	23.01	44.72	610.00	732.73	4.91
9	.....	.....	.....	.....	.....	.....	.....
10	.....	.....	.....	.....	754.07	754.07	6.39
11	500.00	.....	87.00	73.02	529.00	1,189.02	7.92
12	.....	.....	.....	72.16	1,189.30	1,336.46	6.00
13	850.00	.....	400.00	50.00	1,874.50	3,323.45	6.16
14	.....	.....	138.65	126.16	1,269.25	1,634.06	6.52
15	.....	.....	208.21	70.00	1,248.05	1,628.26	7.09
16	45.35	.....	6.00	140.97	1,031.00	1,293.32	9.94
17	.....	.....	.....	.....	.....	.....	.....
18	.....	\$2,168.16	271.11	2,449.34	3,760.75	8,819.36	15.81
	\$2,773.82	\$2,168.16	\$1,680.21	\$4,320.48	\$20,062.12	\$32,327.97	\$6.99

* Salaries of School Committees included.

CHESHIRE

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alstead	1	9	2	.....	4	.....	24.77
2	Chesterfield	1	7	2	.....	2	.....	30.14
3	Dublin.....	1	6	.....	.....	.....	1	25.00
4	Fitzwilliam	1	8	4	.....	2	.....	22.42
5	Gilsum	1	6	2	.....	4	.....	22.50
6	Harrisville.....	1	3	1	.....	.....	.....	27.00
7	Hinsdale.....	1	11	7	1	.....	1	33.54
8	Jaffrey	1	10	.....	1	2	2	21.70
9	Keene.....	2	31	21	1	4	3	32.45
10	Marlborough	1	7	6	1	.....	.....	33.00
11	Marlow	1	8	1	1	5	1	22.25
12	Nelson	1	3	.....	.....	.....	1	16.66
13	Richmond.....	1	6	.....	.....	3	3	22.50
14	Rindge.....	1	8	.....	.....	3	.....	20.75
15	Roxbury	1	1	.....	.....	.....	.....	20.00
16	Stoddard.....	1	3	.....	.....	.....	.....	23.00
17	Sullivan.....	1	4	.....	.....	.....	.....	27.50
18	Surry.....	1	4	.....	.....	2	.....	22.00
19	Swanzy	1	11	3	.....	1	.....	29.54
20	Troy.....	1	6	3	.....	.....	1	25.00
21	Walpole.....	2	16	5	1	4	1	29.50
22	Westmoreland.....	1	8	.....	.....	4	.....	28.62
23	Winchester.....	1	20	8	1	5	.....	26.00
	Total.....	25	196	65	7	45	14	25.47

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	3	.....	10	\$4,300.00	\$200.00
2	15	6	.....	8	5,000.00	175.00
3	6	.....	.....	6	5,000.00	75.00
4	12	3	1	10	5,675.00	525.00
5	7	1	.....	6	3,000.00	75.00
6	5	3	.....	3	2,000.00	50.00
7	5	.....	.....	8	16,000.00	1,200.00
8	13	3	.....	12	12,500.00	300.00
9	17	.....	1	26	102,200.00	1,450.00
10	4	.....	.....	4	8,000.00	100.00
11	7	.....	.....	7	2,000.00	.....
12	5	2	.....	2	2,500.00	50.00
13	10	1	.....	8	2,350.00	210.00
14	10	2	.....	8	6,000.00	150.00
15	3	1	.....	1	500.00	50.00
16	6	3	.....	6	1,600.00	175.00
17	5	.....	.....	4	2,000.00	15.00
18	4	.....	.....	4	1,270.00	25.00
19	9	.....	.....	9	10,500.00	220.00
20	7	.....	.....	5	15,120.00	35.00
21	15	1	1	14	14,000.00	10.00
22	12	.....	.....	9	3,000.00	40.00
23	15	.....	.....	4	15,500.00	100.00
	206	30	3	173	\$240,015.00	\$5,230.00

CHESHIRE

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Alstead.....			67	89	10	136	10	119	26	1
2	Chesterfield.....	70	66	95	74	3	159	7	115	54	3
3	Dublin.....			56	49	....	98	7	88	29	2
4	Fitzwilliam.....	120	118	128	109	14	215	8	212	17	.....
5	Gilsum.....	44	50	58	59	15	96	6	87	1	.....
6	Harrisville.....	65	54	73	69	6	129	7	110	15	.....
7	Hinsdale.....	175	191	231	268	30	433	36	309	43	22
8	Jaffrey.....	99	97	138	120	27	226	5	176	41	7
9	Keene.....	642	542	663	544	77	1,002	128	958	135	72
10	Marlborough....	171	164	172	155	25	295	7	231	25	10
11	Marlow.....	35	35	50	59	5	97	7	80	40	8
12	Nelson.....	15	21	23	26	....	44	5	40	9	.....
13	Richmond.....	42	29	52	44	9	80	7	69	6	.....
14	Rindge.....	66	62	88	72	9	138	13	120	8	5
15	Roxbury.....	18	12	9	10	....	18	1	14	.....	.....
16	Stoddard.....	43	32	34	42	6	63	7	47	15	.....
17	Sullivan.....			46	50	7	82	7	92	17	5
18	Surry.....	22	18	32	28	6	48	6	47	7	3
19	Swanzy.....	138	132	177	166	28	300	15	252	71	5
20	Troy.....	74	98	93	108	22	175	4	126	6	.....
21	Walpole.....	184	229	229	245	60	395	19	321	94	3
22	Westmoreland...	68	52	94	72	23	121	22	122	13	8
23	Winchester.....			259	269	48	451	29	433	57	.....
	Total.....	2,091	2,002	2,867	2,727	430	4,801	363	4,168	729	154

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	1	\$36.66	16	\$23.74	1	8	6
2			10	29.14	1	7	3
3	2	39.00	8	33.16	4	3	3
4			12	32.00		6	4
5			9	25.83	2	5	1
6			8	33.00	1	4	4
7	1	133.33	13	32.37	3	13	4
8			11	28.59	2	7	
9	2	126.30	38	35.21	3	35	10
10			7	28.80		7	4
11			12	21.00	5	6	2
12			5	28.80	2		
13	1	25.00	10	24.20	2	2	
14	1	40.00	12	30.50	2	5	3
15			2	27.00	1		
16			5	25.92		1	4
17			5	30.53		4	2
18	2	22.00	6	23.77	2	2	2
19			17	31.09	4	11	3
20			8	28.33	1	5	1
21	4	49.50	15	29.55		9	
22	1	34.00	12	27.00	3	6	
23	1	92.58	23	28.93	8	16	1
	16	\$59.83	264	\$29.05	47	162	57

CHESHIRE

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alstead.....	\$1,300.00	\$200.00	\$216.25	.....	.....	\$27.20	\$1,743.45
2	Chesterfield ..	1,798.47	.....	201.25	.....	\$0.28	.....	2,000.00
3	Dublin.....	561.78	.....	135.40	602.82	.....	5.00	1,305.00
4	Fitzwilliam ...	1,500.00	.....	286.25	279.20	.....	4.00	2,069.45
5	Gilsum.....	850.00	125.00	134.40	100.92	.....	23.41	1,233.73
6	Harrisville....	850.00	.....	150.50	96.64	.....	27.00	1,124.14
7	Hinsdale.....	3,950.00	1,300.00	555.00	434.67	.....	335.78	6,575.45
8	Jaffrey.....	2,824.00	.....	314.88	234.88	.....	12.40	3,386.16
9	Keene.....	12,787.60	7,350.00	1,481.25	1,264.52	.....	449.70	23,333.07
10	Marlborough .	1,853.00	1,281.44	393.26	526.40	.....	16.50	4,070.60
11	Marlow.....	829.50	.....	129.47	195.93	.....	32.92	1,187.82
12	Nelson.....	300.00	.....	72.96	74.10	.....	.....	447.06
13	Richmond.....	1,065.50	.....	126.25	99.23	.....	39.75	1,330.73
14	Rindge.....	1,800.00	.....	186.88	.....	.....	.....	1,986.88
15	Roxbury.....	175.00	.....	23.04	16.00	.....	.....	214.04
16	Stoddard.....	371.50	.....	83.20	92.10	.....	.....	546.80
17	Sullivan.....	700.00	.....	115.20	89.87	.....	47.14	952.21
18	Surry.....	432.50	35.00	71.24	64.35	.....	.....	603.09
19	Swanzey.....	2,500.00	440.00	398.75	110.92	.....	7.61	3,457.28
20	Troy.....	1,000.00	.....	189.44	268.64	.....	196.37	1,654.45
21	Walpole.....	3,700.00	2,700.00	563.20	265.00	.....	.....	7,228.20
22	Westmoreland	1,400.00	.....	194.56	470.90	.....	300.63	2,366.09
23	Winchester...	6,750.00	.....	661.25	560.80	.....	151.61	8,123.66
	Total.....	\$49,298.85	\$13,431.44	\$6,683.88	\$5,847.89	\$0.28	\$1,677.02	\$76,939.36

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expenses.*	Average cost of miscellaneous and salaries per scholar.
1	.....	.....	\$154.09	\$197.73	\$1,387.37	\$1,822.19	\$9.72
2	.....	.....	.....	403.96	1,536.50	2,026.46	11.48
3	.....	.....	.....	106.82	1,268.00	1,470.80	14.00
4	\$2,175.00	.....	.....	359.48	1,424.30	4,108.78	7.20
5	.....	.....	.....	327.36	882.00	1,259.36	10.43
6	.....	.....	.....	641.00	443.00	1,133.00	7.66
7	.....	.....	872.78	1,169.49	4,833.00	7,037.77	13.23
8	1,850.00	.....	.....	18.44	1,657.25	3,625.14	6.69
9	2,600.00	\$18.00	66.48	5,070.77	13,057.35	21,052.60	15.02
10	.....	.....	25.00	641.17	2,313.50	3,052.67	9.01
11	.....	.....	.....	35.92	1,014.75	1,108.67	9.64
12	348.83	.....	3.00	106.29	370.00	854.62	9.72
13	.....	.....	171.24	299.84	817.46	1,341.94	11.64
14	.....	.....	.....	507.25	1,292.75	1,952.25	12.20
15	.....	.....	38.88	22.64	130.00	206.52	5.45
16	.....	.....	12.00	104.25	429.87	587.12	7.27
17	.....	.....	.....	112.56	844.50	1,010.56	9.72
18	.....	.....	35.00	67.17	518.00	635.17	9.75
19	.....	.....	224.14	292.27	2,540.70	3,207.11	8.26
20	.....	.....	.....	310.66	1,115.00	1,518.66	6.59
21	4,500.00	.....	179.00	655.76	3,848.35	9,325.11	10.00
22	.....	.....	215.88	315.81	1,541.00	2,212.44	11.18
23	.....	.....	1,468.28	1,890.23	4,756.02	8,595.03	11.66
	\$11,473.83	\$18.00	\$3,465.77	\$13,656.87	\$48,020.67	\$79,143.97	\$11.02

* Salaries of School Committees included.

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Berlin	1	8	8	1	.....	.....	34.00
2	Carroll.....	1	7	.....	.....	2	.....	25.85
3	Clarksville	1	5	.....	.....	1	.....	17.00
4	Colebrook.....	2	15	3	1	5	2	28.86
5	Columbia.....	1	10	.....	.....	3	4	19.80
6	Dalton.....	1	5	.....	.....	3	.....	27.60
7	Dummer	1	5	.....	.....	1	1	18.60
8	Errol.....	1	3	.....	.....	.....	.....	19.66
9	Gorham	1	9	2	1	2	1	37.77
10	Jefferson.....	1	9	1	1	2	1	23.00
11	Lancaster	2	16	6	1	2	.....	31.25
12	Milan.....	1	8	2	.....	.....	.....	18.75
13	Northumberland.....	1	12	1	.....	3	1	30.83
14	Pittsburg.....	1	8	.....	.....	4	2	20.87
15	Randolph.....	1	3	.....	.....	1	2	19.00
16	Shelburne	1	4	.....	.....	3	.....	23.00
17	Stark.....	1	8	1	1	1	1	20.25
18	Stewartstown	1	13	.....	.....	8	1	20.00
19	Stratford.....	1	13	2	.....	2	2	25.76
20	Whitefield.....	2	13	6	1	3	.....	25.51
21	Wentworth's Loca'n.....	.....	.....	.....	.....	.....	.....	.....
	Total.....	23	174	32	7	46	18	24.36

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	.....	.....	4	\$20,000.00	\$200.00
2	6	1	.....	6	2,150.00	125.00
3	5	.....	.....	5	950.00	80.00
4	13	.....	.....	4	5,000.00	300.00
5	10	3	2	10	1,700.00	135.00
6	6	2	.....	5	.....	.....
7	5	.....	.....	5	2,500.00	125.00
8	3	1	.....	.....	900.00	300.00
9	4	.....	.....	8	6,500.00	175.00
10	8	2	.....	8	5,075.00	150.00
11	14	.....	.....	15	14,800.00	475.00
12	7	.....	.....	5	6,000.00	105.00
13	9	.....	.....	8	8,500.00	300.00
14	8	.....	1	2	2,350.00	50.00
15	3	.....	.....	3	1,200.00	100.00
16	4	.....	.....	4	3,000.00	100.00
17	7	1	1	7	5,000.00	300.00
18	13	.....	.....	2	2,875.00	100.00
19	11	.....	1	11	7,500.00	500.00
20	8	2	.....	8	12,500.00	300.00
21	.....	.....	.....	.....	.....	.....
	148	12	5	120	\$108,500.00	\$3,920.00

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Berlin.....	389	440	214	175	24	325	40	246	47	00
2	Carroll.....	63	53	81	80	14	142	5	130	31	3
3	Clarksville	37	39	47	39	6	67	13	64	4	1
4	Colebrook.....	163	175	159	172	12	26	293	246	52	2
5	Columbia.....	62	45	76	56	10	102	20	104	.....	.....
6	Dalton.....	49	50	57	54	2	103	6	70	13	.....
7	Dummer.....	38	37	37	43	5	72	3	60	16	3
8	Errol.....	.....	.....	22	19	4	32	5	42	.....	.....
9	Gorham	123	143	180	192	18	319	35	310	74	.....
10	Jefferson .....	.....	.....	115	95	6	194	10	144	24	10
11	Lancaster.....	263	266	329	317	43	552	51	462	70	8
12	Milan	103	95	108	119	13	199	15	157	41	.....
13	Northumberland.	150	156	160	150	10	282	18	250	35	.....
14	Pittsburg.....	60	38	73	46	8	106	5	88	.....	2
15	Randolph.....	7	7	11	6	2	15	....	10	6	1
16	Shelburne	34	33	30	34	2	60	2	32	.....	.....
17	Stark	77	71	99	90	17	156	16	131	18	2
18	Stewartstown ...	152	97	131	95	32	180	14	336	.....	.....
19	Stratford	115	125	131	167	20	270	8	182	25	17
20	Whitefield.....	.....	.....	252	206	25	395	38	323	40	.....
21	Wentworth's Lo- cation.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Total	1,885	1,910	2,312	2,155	273	3,597	597	3,387	496	49

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	3	\$92.00	12	\$35.00	1	7	3
2	.....	.....	11	22.28	1	3	.....
3	1	20.00	8	16.77	2	.....	.....
4	3	35.00	17	17.00	.....	10	.....
5	1	20.00	16	14.05	5	1	1
6	.....	.....	7	22.00	1	4	.....
7	.....	.....	7	22.79	3	3	.....
8	.....	.....	4	14.00	1	3	.....
9	2	65.65	12	30.50	.....	8	5
10	.....	.....	11	25.35	1	9	3
11	1	90.00	25	31.50	1	16	8
12	.....	.....	15	29.00	2	4	4
13	2	39.00	17	28.00	2	11	4
14	.....	.....	15	17.68	3	4	1
15	.....	.....	4	24.12	.....	3	1
16	.....	.....	5	24.00	.....	2	.....
17	2	39.00	10	26.66	1	5	.....
18	1	24.00	12	32.97	4	3	.....
19	.....	.....	19	24.29	2	11	2
20	1	94.12	20	28.99	3	10	1
21	.....	.....	.....	.....	.....	.....	.....
	17	\$51.87	247	\$24.84	33	117	33

REVENUE.

	TOWNS.	Amount raised by town tax for sup- port of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Berlin	\$4,350.00		\$567.04	\$373.00	\$45.89	\$36.00	\$5,371.93
2	Carroll.....	2,086.00		200.00	145.58			2,431.58
3	Clarksville....	161.00	\$50.00	115.20	71.41			397.61
4	Colebrook.....	2,412.12	400.00	487.68	89.00			3,388.80
5	Columbia.....	1,550.00		314.15				1,864.15
6	Dalton.....	663.90		148.48				812.38
7	Dummer.....	500.00	100.00	125.44	69.43	16.91	48.02	859.80
8	Errol.....	1,400.00		52.48	49.00	50.32		1,551.80
9	Gorham	2,500.00	650.00	464.64	298.54		577.01	4,490.19
10	Jefferson	1,800.00		317.44	30.00		225.00	2,372.44
11	Lancaster.....	2,184.00	2,900.00	721.25	623.81		540.91	6,969.97
12	Milan	1,000.00		311.04	110.00			1,421.04
13	Northumberl'd	3,185.00		428.80	12.00			3,625.80
14	Pittsburg.....	766.50	1,100.00	158.72	94.50		2.00	2,121.72
15	Randolph.....	391.00	1.00	23.04	27.68			442.72
16	Shelburne	850.00		107.52				957.52
17	Stark	1,046.99		185.60	57.42	194.54		1,484.55
18	Stewartstown.	1,007.50		440.05	96.80			1,544.35
19	Stratford.....	1,083.00		341.76			1,168.61	2,593.37
20	Whitefield.....	1,800.00	1,660.00	533.75	17.00	10.03		4,020.78
21	Wentworth's Location.....							
	Total	\$30,737.01	\$6,861.00	\$6,044.08	\$2,165.17	\$317.69	\$2,597.55	\$48,722.50

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	.....	\$521.67	.....	\$1,409.83	\$3,090.02	\$5,121.52	\$11.80
2	.....	.....	\$165.00	79.16	980.20	1,274.36	6.58
3	\$41.75	.....	.66	36.50	349.25	442.16	4.48
4	.....	.....	300.00	527.21	2,203.00	3,052.21	8.25
5	787.50	129.50	26.75	95.75	703.00	1,800.50	7.92
6	.....	.....	53.71	110.15	633.35	830.21	6.70
7	.....	94.50	20.50	64.97	539.75	746.22	7.55
8	.....	.....	.....	29.83	212.50	275.69	5.91
9	.....	638.30	14.25	226.63	3,034.83	3,989.01	8.76
10	.....	.....	100.00	.....	900.00	1,050.00	4.28
11	.....	.....	1,067.32	1,508.04	4,638.71	7,442.32	9.51
12	.....	.....	48.00	161.07	1,121.65	1,436.72	6.11
13	.....	.....	975.23	407.42	2,559.25	3,984.40	9.00
14	1,125.00	.....	50.00	63.93	752.75	2,076.68	6.86
15	.....	.....	.....	42.83	343.75	409.08	22.74
16	.....	.....	.....	12.00	552.00	592.00	9.25
17	458.49	.....	.....	78.47	1,138.50	1,718.96	6.43
18	.....	.....	11.21	41.04	904.98	1,038.48	4.19
19	475.00	.....	50.00	271.54	2,058.00	2,929.54	7.40
20	.....	.....	329.58	406.83	2,851.28	3,662.69	7.33
21	.....	.....	.....	.....	.....	.....	.....
	\$2,887.74	\$1,383.97	\$3,212.21	\$5,573.20	\$29,566.77	\$43,872.75	\$7.86

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alexandria.....	1	9	.....	.....	4	1	22.44
2	Ashland.....	2	6	1	.....	.....	.....	30.66
3	Bath.....	1	9	.....	.....	3	2	17.66
4	Benton.....	1	3	.....	.....	1	.....	24.66
5	Bethlehem.....	2	12	3	1	3	2	25.00
6	Bridgewater.....	1	7	.....	.....	.....	1	17.85
7	Bristol.....	2	10	5	1	3	1	24.70
8	Campton.....	1	12	.....	.....	5	3	20.83
9	Canaan.....	1	13	3	.....	3	.....	27.00
10	Dorchester.....	1	6	.....	.....	1	1	16.00
11	Easton.....	1	3	.....	.....	2	.....	25.66
12	Ellsworth.....	1	1	.....	.....	.....	.....	8.00
13	Enfield.....	2	9	2	.....	1	1	30.00
14	Franconia.....	1	4	2	.....	2	1	16.50
15	Grafton.....	1	10	.....	.....	4	.....	19.00
16	Groton.....	1	7	.....	.....	4	1	17.57
17	Hanover.....	2	14	4	1	.....	.....	25.85
18	Haverhill.....	2	11	.....	1	3	1	32.00
19	Hebron.....	1	2	.....	.....	.....	.....	27.50
20	Holderness.....	1	9	.....	.....	7	1	19.77
21	Landaff.....	1	7	.....	.....	4	1	20.14
22	Lebanon.....	3	23	13	2	3	2	31.95
23	Lincoln.....	1	1	.....	.....	.....	.....	20.00
24	Lisbon.....	3	15	5	1	6	.....	11.76
25	Littleton.....	2	20	10	1	2	2	23.15
26	Lyman.....	1	6	.....	.....	2	.....	20.83
27	Lyme.....	1	11	1	.....	7	1	27.72
28	Monroe.....	1	6	.....	.....	5	.....	23.16
29	Orange.....	1	6	.....	.....	2	1	9.83
30	Orford.....	1	10	4	.....	4	.....	24.05
31	Piermont.....	1	7	.....	.....	1	.....	23.00
32	Plymouth.....	1	11	5	1	1	.....	36.18
33	Rumney.....	1	9	1	.....	2	.....	23.33
34	Thornton.....	1	10	.....	.....	5	2	16.90
35	Warren.....	1	9	1	.....	1	4	21.44
36	Waterville.....	1	1	.....	.....	1	.....	16.00
37	Wentworth.....	1	7	.....	.....	4	.....	25.57
38	Woodstock.....	1	3	.....	.....	.....	1	23.33
	Total.....	49	324	60	9	96	30	22.28

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	9	.....	.....	7	\$34,000.00	\$139.00
2	3	.....	.....	3	19,000.00	230.00
3	10	1	.....	9	1,200.00	100.00
4	6	.....	.....	4	1,200.00	85.00
5	10	.....	.....	10	10,000.00	1,000.00
6	8	.....	.....	.....	1,323.00	104.79
7	9	2	.....	8	10,000.00	300.00
8	12	.....	.....	12	5,500.00	180.00
9	13	3	.....	7	6,000.00	50.00
10	9	3	.....	2	1,300.00	10.00
11	3	.....	.....	3	1,500.00	67.00
12	2	.....	.....	1	100.00	16.00
13	11	.....	.....	12	4,200.00	700.00
14	5	1	.....	5	1,500.00	50.00
15	11	1	.....	1	1,000.00	75.00
16	6	1	.....	5	1,100.00	92.00
17	18	3	.....	10	16,000.00	350.00
18	12	.....	1	12	10,000.00	100.00
19	3	.....	.....	.....	.....	32.90
20	10	.....	1	9	2,500.00	150.00
21	7	1	.....	6	4,200.00	60.00
22	16	.....	.....	23	46,375.00	630.00
23	1	.....	.....	1	400.00	20.00
24	11	.....	.....	11	35,000.00	345.00
25	13	1	.....	7	28,500.00	300.00
26	7	.....	.....	6	1,500.00	140.00
27	12	1	.....	12	2,700.00	.....
28	6	2	.....	6	1,800.00	50.00
29	7	3	.....	.....	225.00	.....
30	12	2	.....	8	600.00	64.00
31	10	1	1	7	2,700.00	25.00
32	7	.....	.....	7	6,500.00	1,000.00
33	9	.....	.....	8	3,500.00	128.00
34	10	1	.....	1	1,260.00	.....
35	10	2	.....	7	2,150.00	10.00
36	1	.....	.....	1	200.00	15.00
37	10	1	.....	7	2,600.00	100.00
38	3	.....	.....	2	1,900.00	100.00
	322	30	3	240	\$269,533.00	\$6,768.69

GRAFTON

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Alexandria.....	75	56	93	76	14	145	10	120	60	6
2	Ashland.....	21	15	144	118	18	241	3	159	10	.....
3	Bath.....	86	66	102	56	6	123	29	118	36	.....
4	Benton.....	.....	.....	33	25	7	50	1	39	6	.....
5	Bethlehem.....	156	154	151	154	14	268	23	270	62	.....
6	Bridgewater.....	23	26	22	36	8	42	8	54	16	.....
7	Bristol.....	121	90	135	134	16	235	18	202	20	.....
8	Campton.....	91	80	106	89	11	156	23	138	85	2
9	Canaan.....	.....	.....	160	167	14	299	14	17	99	2
10	Dorchester.....	38	37	41	36	7	63	7	64	6	1
11	Easton.....	22	24	26	26	8	37	7	39	.....	1
12	Ellsworth.....	.....	.....	9	14	3	17	3	21	.....	4
13	Enfield.....	.....	.....	92	103	17	158	20	178	47	.....
14	Franconia.....	40	30	57	51	10	96	2	59	.....	.....
15	Grafton.....	61	65	102	86	11	161	16	157	15	3
16	Groton.....	41	53	43	56	9	85	5	75	7	8
17	Hanover.....	115	141	158	155	10	270	33	227	44	9
18	Haverhill.....	.....	.....	331	287	18	568	32	114	62	.....
19	Hebron.....	26	19	29	21	5	41	4	34	.....	3
20	Holderness.....	38	49	47	65	10	87	15	97	.....	.....
21	Landaff.....	47	51	56	44	6	89	5	69	12	4
22	Lebanon.....	.....	.....	336	391	50	599	78	467	189	8
23	Lincoln.....	.....	.....	12	14	1	24	1	22	.....	.....
24	Lisbon.....	128	124	223	217	28	342	70	312	50	.....
25	Littleton.....	251	256	329	327	43	562	51	440	112	1
26	Lyman.....	52	51	53	49	15	86	1	90	.....	.....
27	Lyme.....	106	75	146	103	12	208	29	184	26	.....
28	Monroe.....	.....	.....	63	53	.....	112	4	75	.....	.....
29	Orange.....	25	18	25	20	6	39	.....	41	.....	.....
30	Orford.....	75	72	116	88	20	171	13	143	26	4
31	Piermont.....	116	51	68	60	8	115	5	103	46	.....
32	Plymouth.....	123	118	193	199	13	358	21	281	73	6
33	Rumney.....	93	72	119	114	10	205	18	.....	3	3
34	Thornton.....	.....	.....	72	70	3	129	10	118	50	.....
35	Warren.....	47	45	74	70	9	119	16	101	25	.....
36	Waterville.....	.....	.....	3	5	.....	7	1	8	.....	.....
37	Wentworth.....	34	36	58	58	8	98	10	81	.....	7
38	Woodstock.....	31	28	31	34	1	57	7	44	.....	.....
	Total.....	2,082	1,902	3,858	3,671	449	6,462	618	4,861	1,187	72

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1			14	\$22.24		7	
2	2	\$43.19	4	25.00		6	3
3	4	18.00	13	12.00	3	8	1
4			4	20.44	2	2	
5	6	38.50	20	23.21	5	15	4
6			7	14.44	2	3	3
7	2	62.00	12	27.89	2	7	
8			14	21.80	1	9	3
9	5	23.22	18	16.46	9	8	3
10			7	18.14	1	3	
11			5	20.41		1	
12			1	24.00		1	
13	3	26.00	13	16.00	2	4	
14			6	28.50		4	
15	3	23.33	15	21.00	3	2	
16			13	20.18	6	1	2
17	6	50.00	19	34.75	12	5	3
18			26	27.00	4	9	2
19			2	24.00		2	
20	3	20.00	10	29.20	4	3	6
21	1	26.00	13	18.29	5	2	
22	6	66.10	36	33.00	4	11	5
23			2	35.00		2	1
24	1	121.21	16	90.93	2	13	6
25	2	76.66	27	26.77	4	18	5
26			12	22.64	1	1	
27	3	25.75	20	22.00	6	7	3
28	1	34.00	15	23.05	5	3	
29			5	19.00	1	1	
30			14	25.41	3	7	5
31	1	24.00	15	20.86	3	4	
32			21	39.26	3	7	17
33			14	18.00	5	6	1
34			15	22.60	3	2	3
35	1	24.00	11	24.42	3	6	
36			1	22.50	1		
37			9	21.96	3	4	2
38	1	24.00	2	22.00		3	
	51	\$34.77	471	\$25.09	98	157	68

GRAFTON

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alexandria....	\$788.50	\$1,050.00	\$212.50	\$256.55	.....	\$21.45	\$2,329.00
2	Ashland.....	1,566.15	800.00	340.48	142.35	.....	79.20	2,928.18
3	Bath.....	1,273.50	.....	230.40	70.56	.....	68.00	1,642.46
4	Benton.....	425.00	.....	70.40	.....	.....	20.75	516.15
5	Bethlehem....	1,106.00	1,150.00	376.25	310.96	.....	65.00	3,008.21
6	Bridgewater..	371.90	.....	89.60	110.64	.....	3.60	575.74
7	Bristol.....	2,928.72	.....	353.28	150.00	.....	17.15	3,449.15
8	Campton.....	1,600.00	.....	245.76	104.24	.....	.....	1,950.00
9	Canaan.....	1,614.52	.....	322.07	255.00	.....	9.95	2,201.54
10	Dorchester....	168.00	230.00	115.00	30.85	.....	6.80	550.65
11	Easton.....	366.85	25.00	70.40	24.00	.....	.....	486.25
12	Ellsworth.....	100.00	.....	38.40	.....	.....	.....	138.40
13	Enfield.....	1,290.37	400.00	366.25	245.18	.....	113.50	2,415.30
14	Franconia....	677.50	.....	124.16	36.68	.....	.....	838.34
15	Grafton.....	795.00	.....	247.50	62.49	\$86.44	16.50	1,207.93
16	Groton.....	420.22	.....	128.75	155.32	.....	7.60	711.89
17	Hanover.....	2,040.00	2,063.00	400.00	127.35	.....	138.00	4,768.35
18	Haverhill....	8,218.82	400.00	793.60	.....	.....	.....	9,412.42
19	Hebron.....	154.00	50.00	65.28	58.00	.....	.....	327.28
20	Holderness....	1,050.00	.....	158.72	237.89	.....	.....	1,446.61
21	Landaff.....	599.00	200.00	126.25	54.00	.....	.....	979.25
22	Lebanon.....	.....	6,100.00	970.24	332.65	.....	386.67	7,789.56
23	Lincoln.....	80.50	35.00	28.75	13.00	.....	.....	157.25
24	Lisbon.....	3,000.00	3,300.00	368.08	.....	.....	.....	6,668.08
25	Littleton....	4,500.00	4,400.00	838.40	540.00	.....	276.10	10,554.50
26	Lyman.....	284.50	200.00	122.28	91.20	.....	197.11	895.09
27	Lyme.....	1,287.23	.....	357.12	348.16	.....	.....	1,992.51
28	Monroe.....	553.50	.....	142.08	.....	.....	83.40	778.98
29	Orange.....	350.00	.....	71.68	.....	.....	.....	421.68
30	Orford.....	1,458.00	.....	257.28	288.24	.....	4.00	2,007.52
31	Piermont.....	614.50	1,100.00	204.80	317.36	.....	310.38	2,547.04
32	Plymouth.....	1,722.50	1,475.00	522.24	284.67	.....	18.67	4,023.08
33	Rumney.....	1,070.50	100.00	283.75	139.97	200.00	38.12	1,832.34
34	Thornton.....	773.00	.....	172.80	123.75	.....	14.00	1,083.55
35	Warren.....	763.50	.....	203.52	271.73	.....	.....	1,238.75
36	Waterville....	100.00	.....	8.96	4.00	.....	.....	112.96
37	Wentworth...	1,150.36	.....	188.16	129.80	.....	.....	1,468.32
38	Woodstock...	500.00	.....	72.96	65.86	.....	3.00	641.82
		\$45,762.14	\$23,078.00	\$9,688.15	\$5,382.45	\$286.44	\$1,898.95	\$86,096.13

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1			\$949.12	\$87.20	\$1,144.25	\$2,281.35	\$7.28
2			164.50	417.05	1,680.60	2,262.15	8.40
3				100.00	1,200.00	1,400.00	8.23
4			18.00	26.70	458.37	518.07	8.36
5			392.00	468.74	2,708.35	3,679.09	12.10
6			80.00		426.90	506.90	7.36
7		\$18.00	1,439.26	480.54	1,925.50	3,967.30	9.33
8			400.00	244.89	1,371.00	2,120.89	8.28
9			12.94	9.29	1,459.43	1,541.66	6.74
10			24.48	12.62	430.70	494.80	5.75
11			25.00	46.80	395.20	486.00	8.53
12			16.00		63.00	79.00	2.68
13			20.00	102.28	1,800.42	2,087.70	10.65
14				42.00	702.70	764.70	7.60
15				81.41	1,038.25	1,177.31	6.94
16			47.33	28.92	635.64	750.39	6.71
17							
18	\$500.00		350.00	645.63		1,595.63	
19			32.90	23.57	324.50	399.79	6.96
20	399.21		74.62	86.68	923.75	1,572.56	9.02
21			184.64	83.50	644.65	957.79	7.28
22	65.00	1,464.61	720.00	3,704.94	7,817.87	14,072.42	15.84
23				.25	131.50	137.75	5.05
24			300.00	465.02	2,315.12	3,201.14	6.34
25			694.64	865.08	4,579.66	7,339.38	3.92
26				90.34	729.00	854.34	8.11
27			10.00	229.54	1,682.26	1,981.10	7.95
28	50.03		50.03		713.00	843.06	6.14
29			24.09	43.72	279.25	367.06	6.87
30				733.11	1,642.50	2,500.61	11.64
31	1,360		166.43	89.12	852.35	2,576.10	10.49
32			135.43	246.86	3,652.00	4,159.29	9.94
33			218.07	189.70	1,358.01	1,884.28	9.25
34				143.81	950.00	1,163.81	7.70
35				99.87	1,170.90	1,322.77	8.82
36					88.00	96.00	11.00
37				130.31	984.32	1,164.63	9.61
38		400.00	25.77	23.05	396.00	873.82	6.45
	\$2,374.24	\$1,882.61	\$6,575.25	\$10,042.54	\$49,674.95	\$73,180.64	\$7.92

* Salaries of School Committees included.

HILLSBOROUGH

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Amherst.....	1	10	.....	1	9	1	28.90
2	Antrim.....	1	11	6	1	4	1	27.00
3	Bedford.....	1	10	.....	.....	5	.....	30.30
4	Bennington.....	1	3	2	.....	.....	1	31.00
5	Brookline.....	1	4	4	.....	1	.....	29.50
6	Deering.....	1	7	.....	.....	5	.....	16.26
7	Francestown.....	1	7	2	.....	3	.....	23.14
8	Goffstown.....	2	16	2	1	2	.....	29.00
9	Greenfield.....	1	4	2	.....	2	.....	25.50
10	Greenville.....	1	5	3	.....	.....	1	33.40
11	Hancock.....	1	10	2	1	5	1	19.80
12	Hillsborough.....	2	17	5	1	10	2	26.76
13	Hollis.....	1	6	1	1	2	.....	35.16
14	Hudson.....	1	8	.....	.....	3	.....	30.37
15	Litchfield.....	1	2	.....	.....	2	.....	33.50
16	Lyndeborough.....	1	6	.....	.....	2	1	25.00
17	Manchester.....	1	90	85	1	3	.....	34.60
18	Mason.....	1	6	.....	.....	3	.....	31.82
19	Merrimack.....	1	9	.....	1	3	1	32.00
20	Milford.....	1	11	6	1	2	.....	34.09
21	Mont Vernon.....	1	4	.....	.....	3	.....	26.25
22	Nashua.....	1	60	52	1	5	1	33.50
23	New Boston.....	1	12	3	1	7	1	25.16
24	New Ipswich.....	1	8	.....	.....	2	1	32.00
25	Pelham.....	1	5	.....	.....	.....	.....	31.00
26	Peterborough.....	1	13	8	1	3	.....	18.76
27	Sharon.....	1	3	.....	.....	3	.....	17.33
28	Temple.....	1	5	.....	.....	4	.....	20.60
29	Weare.....	1	15	1	.....	7	.....	24.93
30	Wilton.....	1	10	5	1	3	1	26.10
31	Windsor.....	1	2	.....	.....	1	.....	11.50
	Total.....	33	379	189	13	104	13	27.23

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10	.....	.....	10	\$10,000.00	\$4.00
2	7	.....	1	4	9,500.00	.....
3	10	.....	.....	10	5,765.00	200.00
4	2	.....	.....	2	3,500.00	75.00
5	4	.....	.....	4	3,500.00	50.00
6	11	1	1	7	4,500.00	75.00
7	7	1	.....	7	3,800.00	100.00
8	11	.....	.....	13	17,000.00	300.00
9	6	2	.....	6	4,700.00	100.00
10	3	.....	.....	2	4,800.00	250.00
11	9	1	.....	9	4,000.00	.....
12	17	1	.....	14	16,350.00	683.00
13	11	1	.....	9	16,000.00	1,000.00
14	9	.....	.....	9	6,000.00	300.00
15	4	.....	.....	4	1,000.00	25.00
16	10	2	1	6	2,000.00	50.00
17	24	2	.....	85	480,052.00	36,755.00
18	6	.....	.....	6	2,000.00	200.00
19	12	1	.....	9	6,300.00	350.00
20	9	.....	.....	9	25,250.00	600.00
21	4	.....	.....	3	1,800.00	40.00
22	17	.....	1	43	274,395.00	.....
23	12	1	.....	9	7,500.00	125.00
24	13	1	.....	11	8,300.00	725.00
25	5	.....	.....	5	6,000.00	160.00
26	11	4	.....	10	25,500.00	500.00
27	3	.....	.....	3	600.00	22.00
28	6	.....	.....	6	2,000.00	66.00
29	15	.....	1	15	9,300.00	250.00
30	11	2	.....	8	5,000.00	450.00
31	1	.....	.....	1	250.00	15.00
	280	20	5	342	\$966,712.00	\$43,470.00

HILLSBOROUGH

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys en- rolled.	Number of girls en- rolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Amherst.....	90	85	90	85	10	158	7	121	45	.....
2	Antrim.....	119	129	122	124	11	232	3	157	27	.....
3	Bedford.....	82	95	97	96	15	173	5	137	23	.....
4	Bennington.....	39	42	47	55	13	82	7	72	.....	8
5	Brookline.....	65	58	51	49	10	88	2	61	18	2
6	Deering.....	.....	.....	48	51	7	87	5	79	5	1
7	Fracestown.....	.....	.....	70	74	14	121	9	93	26	2
8	Goffstown.....	.....	.....	210	188	33	320	45	328	59	5
9	Greenfield.....	52	45	48	65	4	104	5	100	25	.....
10	Greenville.....	.....	.....	67	69	11	115	10	90	20	.....
11	Hancock.....	63	41	77	59	11	110	15	130	.....	.....
12	Hillsborough.....	189	178	194	186	53	304	23	299	118	12
13	Hollis.....	68	77	80	108	.....	165	23	172	42	.....
14	Hudson.....	82	69	106	103	.....	209	.....	143	.....	.....
15	Litchfield.....	18	12	21	16	6	28	3	26	6	.....
16	Lyndeborough..	45	47	61	56	2	103	12	78	4	6
17	Manchester.....	.....	.....	2,755	2,311	380	3,656	1,030	3,011	304	.....
18	Mason.....	48	31	60	43	7	91	5	73	.....	.....
19	Merrimack.....	90	86	95	109	17	183	4	128	.....	.....
20	Milford.....	250	210	289	275	15	504	45	428	125	20
21	Mont Vernon....	28	28	28	26	1	52	1	37	.....	1
22	Nashua.....	1,362	1,321	1,512	1,242	253	2,009	492	1,804	145	.....
23	New Boston.....	88	82	115	110	32	180	13	152	26	.....
24	New Ipswich....	75	65	97	66	14	143	6	106	30	5
25	Pelham.....	79	81	69	71	11	122	8	107	17	6
26	Peterborough..	161	169	206	243	23	342	4	291	67	18
27	Sharon.....	20	7	20	4	1	23	.....	9	.....	.....
28	Temple.....	27	24	37	29	8	49	97	57	6	2
29	Weare.....	.....	.....	170	126	17	258	21	223	61	2
30	Wilton.....	138	118	160	165	4	306	15	210	48	.....
31	Windsor.....	6	4	8	4	1	11	.....	17	.....	.....
	Total.....	3,284	3,103	7,010	6,208	984	10,328	1,906	8,729	1,247	90

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	2	\$60.00	13	\$28.00	.....	10	.....
2	5	47.00	13	27.00	3	8	2
3	1	26.00	14	26.00	5	6	3
4	.....	.....	4	30.66	2	2	.....
5	.....	.....	4	29.00	.....	4	1
6	.....	.....	10	23.14	1	3	.....
7	1	35.00	8	23.16	.....	5	.....
8	3	55.00	21	25.52	8	16	5
9	.....	.....	8	28.00	3	3	4
10	.....	.....	7	33.10	.....	5	1
11	1	44.00	12	27.88	1	7	4
12	2	64.44	21	24.03	3	11	3
13	2	87.70	10	31.40	1	7	1
14	2	34.75	11	30.00	3	9	2
15	.....	.....	3	30.66	1	2	3
16	.....	.....	8	26.25	1	4	.....
17	10	150.00	79	50.00	6	80	8
18	.....	.....	9	29.95	2	8	2
19	.....	.....	11	30.66	.....	5	4
20	2	111.12	26	30.08	3	15	2
21	1	26.00	7	29.09	1	2	1
22	8	141.66	58	47.75	2	60	13
23	.....	.....	22	24.92	3	6	2
24	1	32.00	12	27.00	4	7	2
25	1	32.00	7	32.68	1	4	1
26	.....	.....	13	39.53	.....	13	4
27	.....	.....	5	18.00	2	1	.....
28	.....	.....	7	24.80	3	3	.....
29	1	34.00	24	25.91	3	12	3
30	2	74.33	14	31.55	3	13	4
31	.....	.....	2	18.00	2	.....	.....
	45	\$62.05	463	\$29.01	70	331	75

HILLSBOROUGH

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Amherst.....	\$2,300.00	\$200.00	\$241.92	\$302.30	.....	.....	\$3,044.22
2 Antrim.....	2,000.00	2,350.00	311.04	77.00	.....	\$37.80	4,775.84
3 Bedford.....	1,437.00	.....	243.20	482.79	56.02	15.00	2,234.01
4 Bennington..	612.00	.....	125.44	153.99	.....	5.11	896.54
5 Brookline....	1,029.00	.....	122.88	67.71	.....	.....	1,219.59
6 Deering.....	808.36	.....	110.00	198.78	.....	5.00	1,122.14
7 Francestown	1,178.50	.....	180.48	165.70	.....	.....	1,524.68
8 Goffstown...	2,333.44	500.00	526.08	.....	.....	32.25	3,391.77
9 Greenfield...	774.00	.....	144.64	157.80	.....	50.00	1,126.44
10 Greenville...	1,200.00	.....	174.08	77.00	.....	144.31	1,595.39
11 Hancock.....	2,022.00	.....	155.00	180.51	.....	5.50	2,363.01
12 Hillsborough	2,585.61	1,900.00	441.60	.....	.....	75.75	5,002.96
13 Hollis.....	2,045.81	.....	212.48	685.00	.....	42.85	2,986.14
14 Hudson.....	1,276.10	700.00	253.44	234.66	.....	42.12	2,506.32
15 Litchfield....	608.00	.....	64.00	38.38	.....	.....	710.38
16 Lyndeboro'..	797.00	1,000.00	203.53	91.00	.....	141.70	2,233.23
17 Manchester..	71,767.58	.....	6,010.88	.....	.....	576.76	78,355.22
18 Mason.....	519.50	400.00	131.25	1,197.26	.....	2.40	2,250.41
19 Merrimack..	1,895.50	.....	233.75	1,125.49	.....	7.25	3,261.99
20 Milford.....	7,000.00	.....	673.28	167.00	.....	144.14	7,984.42
21 Mont Vernon	940.00	.....	87.54	40.10	.....	.....	1,067.64
22 Nashua.....	20,450.50	24,800.00	3,420.16	.....	.....	440.10	49,110.76
23 New Boston..	1,700.00	740.00	320.00	280.79	.....	38.50	3,079.29
24 New Ipswich	1,800.00	252.16	81.09	.....	.....	10.25	2,143.50
25 Pelham.....	906.50	70.00	180.00	187.27	.....	.....	1,343.77
26 Peterboro'...	4,093.12	.....	573.44	182.00	.....	22.00	4,870.56
27 Sharon.....	150.00	.....	26.88	.....	.....	.....	176.88
28 Temple.....	529.00	.....	80.64	101.05	.....	.....	710.69
29 Weare.....	1,487.50	300.00	353.28	651.27	.....	95.50	2,887.55
30 Wilton.....	3,000.00	.....	396.80	.....	.....	51.96	3,448.76
31 Windsor.....	80.00	.....	12.80	11.20	.....	.....	104.00
Total.....	\$139,326.02	\$83,212.16	\$16,091.50	\$6,856.05	\$56.02	\$1,986.25	\$197,528.00

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1			\$141.82	.....	\$2,254.50	\$2,561.32	\$12.88
2	\$633.47	\$1,031.74	773.26	\$711.62	2,364.00	5,749.09	12.50
3				278.49	1,995.50	2,438.99	11.88
4				92.61	763.00	890.61	8.39
5			150.57	90.25	857.00	1,147.82	9.48
6	445.00		38.37	47.51	652.00	1,276.88	7.06
7			49.04	313.09	1,080.50	1,542.63	9.68
8	594.52	660.00	303.96	822.05	3,313.95	5,832.39	10.39
9			700.00	84.25	832.50	1,671.75	7.90
10			154.41	203.71	1,402.50	1,835.62	13.49
11		800.00	.....	96.33	1,438.25	2,407.58	11.28
12			495.68	541.46	3,634.63	4,881.77	11.72
13			130.32	319.01	2,459.06	3,023.39	14.77
14			470.82	283.04	1,882.00	2,756.86	10.34
15			.....	51.48	532.32	608.80	15.77
16	1,000.00		215.32	108.49	1,100.00	2,518.06	10.32
17			800.00	19,864.86	54,660.36	78,355.22	14.79
18			400.00	185.40	1,562.00	2,225.40	16.86
19			206.45	683.86	2,084.50	3,139.81	13.08
20			808.45	1,777.03	5,421.04	8,256.52	12.76
21			140.00	141.26	747.00	1,103.26	16.44
22	4,448.95		.....	15,411.15	33,036.30	52,896.40	15.62
23			317.91	330.53	1,880.50	2,678.94	11.97
24			.....	226.88	1,724.30	2,051.18	12.18
25			70.00	247.78	1,266.50	1,659.28	10.81
26		3,225.00	.....	1,373.54	3,771.00	8,469.54	11.46
27			16.00	22.00	236.00	282.00	10.75
28			.....	58.97	645.12	734.09	10.67
29	463.76		234.99	389.48	2,641.00	3,922.23	10.12
30			178.34	511.19	2,680.73	3,525.26	10.84
31			.....	17.08	113.80	137.88	10.90
	\$7,585.70	\$5,716.74	\$6,795.71	\$45,284.40	\$139,031.86	\$210,580.57	\$13.94

* Salaries of School Committees included.

MERRIMACK

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Allenstown.....	1	3	2				35.66
2	Andover.....	1	10			3	2	27.40
3	Boscawen.....	2	9	3	1	2	1	26.44
4	Bow.....	1	9			7		22.88
5	Bradford.....	2	8	2	1	3	2	20.25
6	Canterbury.....	1	8			4	1	23.87
7	Chichester.....	1	6			5		28.00
8	Concord.....	4	61	50	1	4		32.84
9	Danbury.....	1	8			2	1	20.00
10	Dunbarton.....	1	4			2		26.00
11	Epsom.....	1	7			3		27.85
12	Franklin.....	1	20	13	1	3		34.00
13	Henniker.....	1	12	2	1	3	4	27.60
14	Hill.....	1	4			3		20.00
15	Hooksett.....	1	7	2		1		33.00
16	Hopkinton.....	1	14					26.95
17	Loudon.....	1	11			9	5	26.80
18	Newbury.....	1	7			2	5	25.71
19	New London.....	1	6			2		17.00
20	Northfield.....	1	6			4	1	21.00
21	Pembroke.....	1	10	4				32.00
22	Pittsfield.....	1	12	6	1	3	1	29.75
23	Salisbury.....	1	6			4		25.00
24	Sutton.....	1	9			5	2	21.88
25	Warner.....	2	12	2	1	7	1	28.00
26	Webster.....	1	7			5	1	21.00
27	Wilmot.....	1	8			5		24.00
	Total.....	33	284	86	7	91	27	26.11]

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	.....	.....	4	.....	.....
2	10	1	.....	10	\$4,500.00	\$150.00
3	8	1	.....	8	6,000.00	1,000.00
4	8	8	1	8	2,700.00	200.00
5	10	.....	.....	6	2,300.00	75.00
6	10	3	.....	9	2,425.00	100.00
7	6	.....	.....	4	1,310.00	.....
8	44	.....	.....	44	279,000.00	2,500.00
9	8	.....	.....	8	1,500.00	60.00
10	11	3	.....	6	2,350.00	50.00
11	9	.....	.....	7	4,000.00	100.00
12	10	.....	.....	10	80,000.00	1,000.00
13	12	2	.....	12	9,825.00	275.00
14	7	3	.....	5	1,115.00	80.00
15	6	.....	.....	6	5,000.00	200.00
16	18	1	1	14	10,000.00	150.00
17	13	2	.....	13	3,725.00	.....
18	9	2	.....	9	3,000.00	93.00
19	7	.....	.....	7	2,800.00	90.00
20	8	.....	.....	8	2,800.00	200.00
21	9	1	.....	9	8,000.00	550.00
22	9	.....	.....	8	23,000.00	.....
23	10	3	.....	6	27,000.00	130.00
24	11	.....	.....	9	4,100.00	50.00
25	18	.....	.....	11	3,070.00	102.00
26	9	1	.....	7	2,350.00	400.00
27	11	1	.....	5	2,000.00	.....
	285	32	2	253	\$493,870.00	\$7,555.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Allenstown.....	142	167	38	34	3	65	4	47	19	.....
2	Andover.....	74	55	110	89	19	170	10	150	9	.....
3	Boscawen.....	131	136	105	109	23	188	3	167	14	3
4	Bow.....	47	45	74	56	14	111	5	103	11	3
5	Bradford.....	53	33	66	67	3	121	9	97	25	.....
6	Canterbury.....	59	68	79	90	10	152	7	111	32	3
7	Chichester.....	43	52	58	38	6	81	9	.....	7	.....
8	Concord.....	.....	.....	1,477	1,522	310	2,394	295	2,101	260	.....
9	Danbury.....	.....	.....	73	55	16	99	13	99	8	1
10	Dunbarton.....	49	46	48	51	7	83	9	64	12	8
11	Epsom.....	45	44	65	56	8	97	16	77	42	1
12	Franklin.....	466	523	576	592	123	885	160	567	82	.....
13	Henniker.....	72	57	118	99	12	176	29	155	.....	6
14	Hill.....	22	30	33	54	2	77	8	69	.....	.....
15	Hooksett.....	133	161	106	96	13	183	6	141	4	5
16	Hopkinton.....	100	100	154	131	24	253	8	176	101	.....
17	Loudon.....	.....	.....	88	73	8	132	21	.....	.....	.....
18	Newbury.....	35	15	36	34	4	63	3	62	19	2
19	New London.....	52	55	74	62	6	125	5	107	7	2
20	Northfield.....	84	66	35	41	11	61	4	58	18	.....
21	Pembroke.....	270	287	134	116	30	215	5	206	9	90
22	Pittsfield.....	264	204	198	211	80	302	27	287	43	.....
23	Salisbury.....	44	40	54	54	13	83	12	83	6	.....
24	Sutton.....	.....	.....	78	61	11	129	9	113	28	5
25	Warner.....	92	75	121	120	11	230	.....	173	.....	1
26	Webster.....	30	25	50	34	3	69	12	66	2	.....
27	Wilmot.....	74	81	71	78	10	128	11	105	45	8
	Total.....	2,381	2,365	4,119	4,023	780	6,662	700	5,384	803	143

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1			4	\$37.30		3	3
2			15	25.00	3	8	1
3	2	\$86.00	12	25.75	5	6	1
4	1	24.00	9	24.00	1	6	2
5	1	24.00	10	23.80	1	6	
6			15	23.38	3	4	1
7	1	28.00	7	25.00	1	5	1
8	4	112.00	70	45.00	2	56	3
9			14	14.12	5	2	
10			8	28.91		3	3
11	1	26.00	12	27.15	1	5	1
12	2	86.50	28	36.00	2	26	8
13	4	45.00	15	25.33	1	12	1
14			5	20.00		3	1
15			7	33.00		7	
16	2	40.00	21	24.75	3	12	2
17	5	33.60	13	23.00	6	10	
18			11	18.86	1	3	
19	2	24.00	10	24.90	1	5	2
20			8	23.83		6	2
21			17	30.40	1	8	4
22	2	44.00	16	27.50	4	6	6
23	2	32.00	7	22.92	2	6	1
24			13	21.00	3	5	1
25	3	28.00	20	25.00	4	9	1
26			9	20.00	3	3	
27			12	20.50	2	6	
	32	\$45.22	387	\$27.64	55	231	45

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Allenstown..	\$1,050.50		\$101.12	\$88.66			\$1,240.28
2	Andover	1,791.60		217.60	262.75			2,271.95
3	Boscawen...	1,249.48	\$1,200.00	320.00				2,769.48
4	Bow.....	1,268.00		171.52	267.90			1,707.42
5	Bradford....	843.30		170.00	101.50		\$1.00	1,114.80
6	Canterbury..	920.50	500.00	208.64	211.71		91.36	1,932.21
7	Chichester..	933.50		131.84	103.20		20.00	1,188.54
8	Concord.....	32,225.00	19,758.00	3,513.00	2,464.00		7,462.96	65,422.96
9	Danbury	633.00		165.12				798.12
10	Dunbarton..	891.00	370.00	125.00	104.40		3.15	1,498.55
11	Epsom	1,060.00		161.28	186.46	\$222.57		1,630.31
12	Franklin	9,500.00		987.00	720.00		78.29	11,285.29
13	Henniker ...	2,738.81		261.12	121.00		547.06	3,667.99
14	Hill.....	826.04		119.04				945.08
15	Hooksett....	2,031.50		294.40	180.00			2,505.90
16	Hopkinton...	2,147.00	500.00	369.92	354.73			3,371.65
17	Loudon.....	1,221.74		239.36	369.33		267.53	2,097.96
18	Newbury	650.00		108.75	252.73		9.00	1,020.48
19	New London..	883.50	150.00	185.60	73.19			1,292.29
20	Northfield..	526.66	470.00	101.12			10.00	1,107.78
21	Pembroke...	2,185.51	450.00	313.60	299.37		47.74	3,296.22
22	Pittsfield....	4,000.00	2,200.00	578.57	100.00		90.06	6,968.63
23	Salisbury ...	1,461.56	570.06	144.64	158.12	31.20		2,365.58
24	Sutton.....	735.00	100.00	190.00	202.79			1,227.79
25	Warner	2,500.00	100.00	291.84	50.00			2,941.84
26	Webster.....	609.00		111.36	144.76			865.12
27	Wilmot.....	889.29		181.25	206.00			1,276.54
	Total.....	\$75,771.49	\$26,368.06	\$9,762.69	\$7,022.60	\$253.77	\$8,628.15	\$127,807.76

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1				\$160.72	\$1,002.15	\$1,235.49	\$16.32
2			\$194.89	159.12	1,740.50	2,239.51	9.60
3			245.01	880.00	2,074.00	3,289.01	13.16
4	\$270.00		269.80	68.54	1,250.00	1,914.34	10.57
5			85.51	158.87	1,033.30	1,366.68	8.96
6			110.50	154.30	1,310.71	1,678.76	8.66
7				311.19	894.00	1,295.19	12.76
8		\$11,600.00	1,921.60	19,114.72	34,011.45	67,180.77	17.71
9			39.87	35.00	825.25	960.12	6.62
10			249.00	332.95	744.00	1,400.35	10.87
11			36.68	148.32	1,321.75	1,569.75	12.67
12		4,001.76	621.86	198.67	7,821.57	12,893.86	14.23
13			243.67	292.57	2,880.20	3,533.19	14.62
14	307.42			70.40	516.80	931.12	6.74
15			300.00	209.49	1,914.00	2,510.49	10.51
16	580.47		98.17	282.15	2,410.50	3,577.73	10.17
17			20.00	158.02	1,905.75	2,241.25	12.98
18			31.67	194.28	643.00	910.95	11.96
19	94.00		169.40	116.50	996.15	1,451.05	8.18
20			128.18	88.95	798.25	1,099.38	11.67
21			238.77	674.40	2,300.00	3,373.17	11.89
22		2,350.00		779.18	3,530.13	6,809.31	10.88
23				148.78	900.25	1,120.43	9.71
24				75.09	1,099.30	1,199.39	7.50
25			260.93	472.87	2,128.50	2,982.30	9.93
26	43.05		20.00	50.00	756.00	938.05	10.41
27			250.00	39.36	984.00	1,323.36	8.61
	\$1,294.94	\$17,951.76	\$5,535.51	\$25,374.44	\$77,791.51	\$131,025.00	\$12.67

*Salaries of school committee included.

ROCKINGHAM

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Atkinson	1	4	.....	.....	3	.....	22.30
2	Auburn	1	7	.....	.....	4	1	23.84
3	Brentwood	1	4	.....	.....	1	.....	29.00
4	Candia	1	11	.....	.....	5	.....	23.99
5	Chester	1	8	2	.....	4	.....	24.06
6	Danville	1	4	.....	.....	2	.....	30.00
7	Deerfield	1	12	.....	.....	3	1	22.00
8	Derry	3	12	2	.....	2	.....	32.50
9	East Kingston	1	4	.....	.....	1	.....	31.80
10	Epping	1	10	4	1	2	1	24.76
11	Exeter	1	12	10	.....	1	.....	35.91
12	Fremont	1	4	.....	.....	.....	.....	24.50
13	Greenland	1	4	1	1	.....	.....	34.00
14	Hampstead	1	7	.....	.....	3	.....	30.00
15	Hampton	1	5	5	1	.....	.....	35.00
16	Hampton Falls	1	4	.....	.....	1	.....	34.00
17	Kensington	1	3	.....	.....	.....	.....	31.00
18	Kingston	1	6	1	.....	.....	.....	31.60
19	Londonderry	1	9	.....	.....	1	.....	28.00
20	Newcastle	1	2	.....	.....	2	.....	35.00
21	Newington	1	1	.....	.....	.....	.....	34.00
22	Newmarket	1	10	7	1	3	.....	33.20
23	Newton	1	5	1	.....	.....	.....	33.20
24	North Hampton	1	4	4	.....	.....	.....	37.00
25	Northwood	1	8	2	.....	2	.....	27.00
26	Nottingham	1	9	.....	.....	5	1	28.00
27	Plaistow	1	4	.....	.....	1	.....	30.00
28	Portsmouth	1	28	25	1	.....	.....	37.40
29	Raymond .....	.....	.....	.....	.....	.....	.....	.....
30	Rye	1	4	.....	.....	.....	.....	34.00
31	Salem	1	11	2	.....	4	.....	30.00
32	Sandown	1	4	.....	.....	2	.....	16.00
33	Seabrook	1	6	4	.....	.....	.....	36.15
34	South Hampton	1	3	.....	.....	1	.....	30.00
35	South Newmarket	1	4	3	.....	.....	.....	33.77
36	Stratham	1	4	.....	.....	.....	.....	33.00
37	Windham	1	6	.....	.....	2	.....	28.00
	Total	38	243	73	6	55	4	31.99

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	.....	.....	5	\$2,500.00	\$40.00
2	8	.....	.....	7	2,700.00	125.00
3	4	4	.....	4	2,300.00	60.00
4	11	.....	.....	11	3,101.00	85.00
5	10	.....	.....	8	4,250.00	100.00
6	4	.....	.....	4	1,500.00	300.00
7	13	1	.....	12	3,600.00	50.00
8	10	.....	.....	10	10,000.00	400.00
9	4	.....	2	4	2,200.00	100.00
10	9	1	.....	9	9,200.00	200.00
11	14	.....	.....	14	.....	.....
12	4	1	.....	4	2,000.00	150.00
13	4	.....	.....	4	6,000.00	200.00
14	7	.....	.....	7	.....	.....
15	4	1	.....	4	10,000.00	50.00
16	4	.....	.....	4	6,000.00	50.00
17	3	.....	.....	3	3,000.00	.....
18	5	.....	.....	5	4,000.00	200.00
19	9	.....	.....	9	9,000.00	150.00
20	2	.....	.....	2	1,500.00	225.00
21	1	.....	.....	1	1,500.00	100.00
22	7	.....	.....	7	22,000.00	400.00
23	5	.....	.....	5	2,700.00	93.00
24	2	.....	.....	2	6,825.00	350.00
25	7	.....	.....	7	4,000.00	150.00
26	11	.....	.....	11	3,750.00	281.71
27	4	.....	.....	4	4,800.00	300.00
28	12	1	.....	12	76,000.00	6,000.00
29	.....	.....	.....	.....	.....	.....
30	4	1	.....	4	4,500.00	.....
31	10	.....	.....	10	10,400.00	1,100.00
32	4	.....	.....	4	1,200.00	80.00
33	7	1	.....	7	5,000.00	150.00
34	4	.....	.....	4	3,000.00	75.00
35	3	.....	.....	3	4,000.00	200.00
36	4	.....	.....	4	5,000.00	125.00
37	7	.....	.....	7	5,500.00	80.00
	226	11	2	222	\$243,026.00	\$11,769.71

ROCKINGHAM

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys en- rolled.	Number of girls en- rolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Atkinson.....	22	23	21	33	13	38	3	41	3	.....
2	Auburn.....	52	54	52	66	8	103	7	89	20	6
3	Brentwood.....	47	39	72	52	19	104	1	87	2	3
4	Candia.....	.....	.....	98	103	19	175	7	156	26	.....
5	Chester.....	.....	.....	67	82	4	134	11	126	16	1
6	Danville.....	52	50	48	45	11	81	1	69	.....	.....
7	Deerfield.....	90	91	117	119	22	196	18	195	24	2
8	Derry.....	186	180	224	207	20	407	4	300	1	.....
9	East Kingston..	43	48	40	37	2	72	3	15	4	.....
10	Epping.....	102	118	145	145	30	246	14	199	64	3
11	Exeter.....	289	361	369	261	56	564	10	106	.....	.....
12	Fremont.....	62	63	76	69	17	127	1	111	.....	3
13	Greenland.....	50	54	40	69	5	102	2	87	23	1
14	Hampstead.....	73	84	74	96	10	158	2	96	.....	.....
15	Hampton.....	.....	.....	69	74	10	132	1	129	34	4
16	Hampton Falls..	45	57	40	43	5	76	2	65	30	.....
17	Kensington.....	36	30	42	45	3	81	3	65	28	1
18	Kingston.....	110	104	97	92	13	176	.....	119	.....	.....
19	Londonderry....	105	93	113	96	9	200	.....	137	28	.....
20	Newcastle.....	29	26	29	38	9	57	1	43	.....	8
21	Newington.....	25	26	24	18	2	38	2	20	3	.....
22	Newmarket.....	262	240	237	204	55	338	48	279	36	60
23	Newton.....	118	110	103	85	16	172	.....	141	30	.....
24	North Hampton	70	73	61	64	8	110	7	94	20	10
25	Northwood.....	85	77	108	97	28	172	5	160	10	.....
26	Nottingham.....	57	55	79	73	23	122	7	104	28	.....
27	Plaistow.....	77	57	85	80	20	145	.....	73	.....	.....
28	Portsmouth.....	.....	.....	652	657	72	1,074	163	1,022	169	.....
29	Raymond.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	Rye.....	73	73	73	65	2	135	1	104	.....	3
31	Salem.....	.....	.....	115	130	20	225	.....	198	8	3
32	Sandown.....	.....	.....	46	34	3	75	2	57	.....	14
33	Seabrook.....	160	148	134	105	.....	239	.....	181	.....	.....
34	South Hampton.	.....	.....	33	30	7	55	1	37	.....	.....
35	So. Newmarket..	51	47	52	63	10	97	8	84	20	2
36	Stratham.....	65	62	62	60	12	107	3	94	13	.....
37	Windham.....	50	43	50	41	1	90	.....	.....	.....	.....
	Total.....	2,486	2,466	3,747	3,578	564	6,423	338	4,882	640	124

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	.....	.....	5	\$26.00	1	1	.....
2	.....	.....	10	23.29	3	2	.....
3	1	\$30.00	6	29.50	3	4	1
4	.....	.....	14	25.95	3	7	2
5	.....	.....	10	26.50	2	5	2
6	.....	.....	5	30.00	1	3	1
7	2	24.00	17	26.24	4	3	3
8	.....	.....	17	30.90	1	12	1
9	.....	.....	5	26.50	1	4	.....
10	1	100.00	11	28.90	2	9	4
11	2	77.39	13	28.15	1	12	3
12	.....	.....	4	29.50	1	4	1
13	.....	.....	4	35.76	.....	4	.....
14	.....	.....	11	30.80	.....	6	5
15	.....	.....	4	34.00	.....	3	1
16	.....	.....	6	30.00	.....	2	2
17	.....	.....	4	28.50	.....	3	1
18	.....	.....	6	30.00	2	6	2
19	1	30.00	11	29.00	.....	9	1
20	.....	.....	2	30.00	.....	2	1
21	1	50.00	1	40.00	.....	1	.....
22	1	100.00	9	33.00	.....	10	4
23	1	48.00	6	28.83	.....	4	.....
24	1	43.33	6	36.00	.....	7	6
25	1	24.00	10	28.50	2	3	1
26	1	26.00	12	30.61	3	8	.....
27	1	30.00	3	34.00	2	3	2
28	7	93.43	31	45.00	.....	31	3
29	.....	.....	.....	.....	.....	.....	.....
30	.....	.....	8	39.80	.....	5	4
31	2	27.00	14	27.00	2	10	.....
32	1	24.00	3	24.00	.....	3	.....
33	5	36.00	8	30.00	3	5	7
34	.....	.....	6	25.00	1	3	2
35	1	40.00	3	36.66	.....	4	.....
36	.....	.....	9	35.00	2	3	5
37	.....	.....	10	29.13	1	3	1
	30	\$47.24	304	\$29.80	41	204	66

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Atkinson.....	\$451.50		\$66.56	\$40.00	\$29.94	\$14.90	\$602.90
2 Auburn.....	497.00	\$275.00	161.28	148.35			1,081.63
3 Brentwood....	504.00	150.00	163.84	77.00			894.84
4 Candia.....	1,275.60		249.60	274.80		216.81	2,016.81
5 Chester.....	852.50	300.00	216.25	136.40		29.95	1,535.10
6 Danville.....	928.50		122.88	5.13			1,056.51
7 Deerfield.....	1,004.50		309.76	562.61		17.48	1,894.35
8 Derry.....	5,305.25		444.67	494.38		55.81	6,300.11
9 East Kingston.	346.00		146.08	324.40	80.40		896.88
10 Epping.....	1,883.00		373.76	169.80			2,426.56
11 Exeter.....	7,976.50		734.72			585.77	9,296.99
12 Fremont.....	770.00		153.75			3.36	927.11
13 Greenland....	1,396.00		149.96			133.02	1,678.98
14 Hampstead....	1,447.77		195.00	230.90		5.02	1,878.69
15 Hampton.....	994.00	300.00	163.84	414.00		300.00	2,171.84
16 Hampton Falls	1,000.00		125.00			25.00	1,150.00
17 Kensington....	677.63		115.20				792.83
18 Kingston.....	574.00	400.00	186.88	520.65			1,681.53
19 Londonderry..	2,025.85		241.25	274.28		18.46	2,559.84
20 Newcastle....	500.00		81.92	23.21	73.18		678.31
21 Newington....	370.41		62.72	102.30			535.43
22 Newmarket....	4,500.00		503.75			150.75	5,154.50
23 Newton.....	1,042.50		243.20	300.30		19.00	1,605.00
24 No. Hampton..	1,323.00	150.00	181.76		85.04	10.00	1,749.80
25 Northwood....	1,504.50	100.00	282.88	438.30			2,325.68
26 Nottingham....	947.50	500.00	278.75	984.94			2,711.19
27 Plaistow.....	744.50	400.00	172.80	74.00			1,391.30
28 Portsmouth....	38,000.00		1,681.92	1,750.55		595.67	42,028.14
29 Raymond.....							
30 Rye.....	1,600.00		189.44			4.00	1,793.44
31 Salem.....	1,238.00	800.00	369.92	19.89		695.50	3,123.31
32 Sandown.....	330.50	4.00	101.25				435.75
33 Seabrook.....	1,350.00		362.24		163.14	145.00	2,020.38
34 So. Hampton..	500.00	.75	83.20	161.00		2.25	747.20
35 So. Newmarket	833.00	500.00	197.12			32.00	1,562.12
36 Stratham.....	917.00	300.00	160.00				1,377.00
37 Windham.....	584.50	475.00	138.24	221.00			1,418.74
Total.....	\$86,195.01	\$4,654.75	\$9,411.39	\$7,748.19	\$431.70	\$3,059.75	\$111,500.79

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	\$18.50	\$584.40	\$632.90	\$11.16
2	\$13.43	65.62	975.75	1,126.80	8.83
3	746.80	746.80	782.80	6.60
4	277.14	1,715.00	2,067.14	9.91
5	71.34	94.04	1,294.25	1,563.38	9.31
6	65.92	63.61	900.00	1,059.53	10.36
7	97.64	1,840.00	2,067.32	8.98
8	\$900.00	\$300.00	238.84	584.20	2,932.00	5,109.57	8.13
9	1,868.29	.....	.....	49.42	846.05	2,803.76	11.33
10	308.17	2,236.00	2,655.17	8.77
11	327.49	1,525.47	7,064.00	9,066.96	13.42
12	64.00	127.78	723.50	947.03	6.44
13	41.86	238.53	1,226.50	1,536.89	15.12
14	150.00	25.00	1,625.39	1,800.39	10.74
15	246.35	1,154.00	1,425.35	9.65
16	100.00	75.00	1,000.00	1,200.00	12.94
17	81.38	678.50	792.83	9.11
18	32.00	137.82	1,388.00	1,632.82	8.07
19	150.00	691.34	1,868.50	2,830.34	12.24
20	1.60	168.81	525.00	720.41	10.36
21
22	115.25	.....	1,228.81	3,528.65	4,937.71	10.78
23	215.89	1,273.00	1,548.89	7.97
24	98.75	293.75	1,337.50	1,733.00	13.05
25	24.20	.....	91.53	294.41	1,502.90	1,988.04	8.77
26	356.46	251.00	1,928.50	2,624.96	16.10
27	400.00	.....	180.00	117.14	976.60	1,716.74	6.64
28	7,000.00	.....	5,000.00	7,582.64	22,535.50	42,118.14	22.94
29
30	320.04	1,348.50	1,738.54	12.41
31	424.36	295.76	2,461.50	3,281.62	11.62
32	40.00	.....	.....	8.33	386.40	455.23	4.93
33	253.88	1,805.00	2,058.88	8.61
34	48.00	46.47	532.50	662.19	9.19
35	55.00	197.91	1,275.00	1,566.91	12.80
36	35.00	45.00	1,254.00	1,398.66	13.18
37	51.23	84.82	1,107.50	1,324.71	12.00
	\$10,232.49	\$415.25	\$7,596.81	\$16,111.67	\$74,576.69	\$111,055.61	\$12.38

* Salaries of School Committees included.

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Barrington.....	1	11	.....	.....	1	1	26.00
2	Dover.....	1	37	29	1	3	2	36.21
3	Durham.....	1	6	.....	.....	2	1	28.50
4	Farmington.....	2	17	8	1	6	4	31.35
5	Lee	1	3	.....	.....	1	.....	23.00
6	Madbury.....	1	3	.....	.....	.....	1	30.00
7	Middleton.....	1	3	.....	.....	1	1	18.66
8	Milton.....	1	14	7	1	5	1	31.30
9	New Durham.....	1	7	.....	.....	2	2	26.85
10	Rochester.....	1	31	19	1	7	2	36.00
11	Rollinsford.....	2	8	4	1	2	.....	35.12
12	Somersworth.....	2	17	16	1	.....	.....	36.00
13	Strafford.....	1	13	.....	.....	5	.....	23.90
	Total.....	16	170	83	6	35	15	32.14

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	2	.....	11	.....	.....
2	19	.....	.....	19	\$155,000.00	\$3,000.00
3	7	2	.....	7	8,000.00	500.00
4	16	4	.....	16	30,000.00	800.00
5	7	3	.....	4	1,600.00	100.00
6	3	.....	.....	3	2,100.00	20.00
7	4	3	.....	3	200.00	50.00
8	11	2	1	5	15,000.00	50.00
9	8	.....	.....	8	4,000.00	25.00
10	21	2	.....	19	58,733.00	700.00
11	2	.....	.....	2	7,700.00	100.00
12	5	.....	.....	5	60,000.00	500.00
13	14	.....	.....	13	7,100.00	.....
	131	18	1	115	\$349,433.00	\$3,845.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls								
1	Barrington.....	129	111	132	123	15	219	21	184	.....	.....
2	Dover.....	1,014	1,016	764	709	101	1,286	86	1,053	129	.....
3	Durham.....	72	56	85	66	14	127	10	112	24	24
4	Farmington.....	.....	.....	243	242	40	410	35	368	191	.....
5	Lee.....	44	43	61	43	....	104	....	70	7	.....
6	Madbury.....	20	28	20	26	4	39	3	40	11	2
7	Middleton.....	26	24	23	21	1	39	4	38	13	.....
8	Milton.....	125	131	150	159	30	248	31	230	60	5
9	New Durham....	64	48	60	51	20	87	4	84	17	2
10	Rochester.....	.....	.....	573	537	99	932	79	848	86	19
11	Rollinsford.....	225	201	129	147	88	186	2	241	41	.....
12	Somersworth....	505	509	440	467	100	747	60	635	77	.....
13	Strafford.....	95	95	124	124	32	203	13	205	53	.....
	Total.....	2,319	2,262	2,804	2,715	544	4,627	348	4,108	709	52

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	.....	.....	15	\$23.72	2	11	.....
2	4	\$120.00	42	44.35	2	39	6
3	.....	.....	6	36.66	1	6	1
4	2	90.75	19	31.29	1	18	3
5	3	38.00	2	34.00	1	2	1
6	.....	.....	4	25.55	.....	3	.....
7	1	30.00	5	22.40	3	1	1
8	4	60.00	12	32.00	.....	12	1
9	1	22.52	8	23.75	2	7	.....
10	5	76.80	34	37.09	1	38	3
11	1	48.00	8	34.64	2	8	.....
12	2	133.33	19	38.21	.....	20	4
13	1	22.00	17	23.46	3	9	.....
	24	\$64.14	191	\$31.31	18	174	20

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Barrington...	\$1,495.00	\$500.00	\$302.00	\$225.60	.....	.....	\$2,522.60
2	Dover	29,585.90	.....	1,861.12	.....	.....	\$440.73	31,887.75
3	Durham.....	1,127.00	100.00	212.48	146.20	.....	12.50	1,598.18
4	Farmington..	2,814.00	1,000.00	720.64	.....	\$355.81	5,347.09	10,237.54
5	Lee	654.50	.....	121.25	110.20	14.05	4.50	904.50
6	Madbury.....	532.00	100.00	64.00	50.10	.....	40.38	786.48
7	Middleton....	213.50	.....	58.75	111.63	.....	.....	383.88
8	Milton.....	1,144.50	2,650.00	384.00	2,433.35	.....	126.70	6,738.55
9	New Durham	434.00	351.00	142.50	196.20	.....	127.70	1,251.40
10	Rochester....	16,531.08	1,677.98	1,486.25	950.88	.....	96.73	20,742.92
11	Rollinsford ..	2,275.00	1,700.00	336.25	341.95	.....	.....	4,653.20
12	Somersworth	6,500.00	8,900.00	1,207.04	125.67	.....	127.00	16,859.71
13	Strafford	1,364.50	.....	341.25	206.40	.....	.....	1,912.15
	Total.....	\$64,670.98	\$16,978.98	\$7,237.53	\$4,898.18	\$369.86	\$6,323.33	\$100,478.86

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	.....	\$68.14	\$40.16	\$203.85	\$1,681.00	\$2,113.15	\$7.39
2	\$1,251.55	.....	3,153.76	6,212.76	20,078.96	32,497.03	18.58
3	.....	.....	83.66	12.18	1,578.00	1,772.03	15.03
4	.....	2,200.85	509.28	1,590.03	5,579.47	10,189.63	16.85
5	.....	.....	.....	.....	.....	.....	.....
6	.....	.....	12.00	180.90	575.00	812.90	16.69
7	.....	.....	.....	8.52	350.50	378.02	8.16
8	6,610.00	150.00	1,523.29	568.94	3,268.40	12,370.63	12.41
9	.....	.....	88.08	102.90	1,109.00	1,346.23	10.92
10	.....	1,677.98	.....	3,596.95	14,269.92	20,244.85	16.09
1	.....	300.00	585.00	678.00	2,501.96	4,124.96	10.16
12	.....	2,800.00	750.00	3,758.31	9,462.00	16,895.31	15.04
13	73.00	.....	27.10	85.36	1,816.20	2,080.66	8.08
	\$7,934.55	\$7,196.97	\$6,772.33	\$16,998.70	\$62,270.41	\$104,825.40	\$14.36

*Salaries of school committees included.

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Acworth.....	1	9	1	.....	4	.....	24.00
2	Charlestown.....	1	14	6	1	4	6	31.00
3	Claremont.....	1	24	14	1	5	.....	33.87
4	Cornish	1	13	.....	.....	6	2	17.38
5	Croydon.....	1	4	.....	.....	1	1	19.50
6	Goshen.....	1	10	.....	.....	2	1	22.00
7	Grantham.....	1	4	.....	.....	.....	.....	25.75
8	Langdon.....	1	3	.....	.....	1	1	27.17
9	Lempster.....	1	5	.....	.....	1	.....	25.00
10	Newport.....	1	15	7	1	4	.....	30.73
11	Plainfield	1	13	1	1	6	.....	23.21
12	Springfield.....	1	8	.....	.....	4	1	14.12
13	Sunapee.....	1	9	3	1	3	1	24.64
14	Unity.....	1	7	.....	.....	.....	1	23.65
15	Washington.....	1	7	.....	.....	.....	2	20.42
	Total.....	15	145	32	5	41	16	24.16

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	11	11	.....	11	\$4,000.00	\$100.00
2	12	.....	.....	12	12,380.00	600.00
3	22	1	.....	20	50,000.00	800.00
4	17	3	1	12	5,000.00	.....
5	6	2	.....	.....	1,800.00	250.00
6	5	.....	.....	5	550.00	100.00
7	4	.....	.....	4	835.00	80.00
8	5	.....	.....	5	1,200.00	50.00
9	9	2	.....	5	1,500.00	75.00
10	13	1	2	13	10,000.00	1,000.00
11	16	2	.....	12	2,500.00	250.00
12	10	.....	1	10	950.00	50.00
13	9	2	.....	9	3,000.00	112.00
14	7	.....	.....	7	5,000.00	65.00
15	9	.....	.....	9	5,000.00	.....
	155	24	4	134	\$103,715.00	\$3,532.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Acworth.....	46	39	66	89	7	117	31	113	75	.....
2	Charlestown.....	126	91	167	118	8	257	20	207	40	12
3	Claremont.....	583	657	455	438	67	751	75	660	133	100
4	Cornish.....	63	58	72	70	9	122	11	138	24	.....
5	Croydon.....	46	34	57	40	4	84	9	70	14	.....
6	Goshen.....	37	16	37	33	2	53	15	30	.....	.....
7	Grantham.....	38	43	44	46	3	74	13	68	10	.....
8	Langdon.....	29	21	34	21	3	46	6	37	26	.....
9	Lempster.....	43	47	49	50	11	78	10	73	29	1
10	Newport.....	298	270	272	233	35	429	41	373	69	25
11	Plainfield.....	.....	.....	110	111	20	191	10	156	21	.....
12	Springfield.....	55	38	55	52	6	91	10	103	.....	.....
13	Sunapee.....	78	70	83	84	7	149	11	144	84	.....
14	Unity.....	40	55	53	57	11	90	9	.....	13	.....
15	Washington.....	38	50	58	45	10	90	3	78	.....	.....
	Total.....	1,540	1,489	1,612	1,487	203	2,622	274	2,250	538	138

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school.
1	1	\$35.00	12	\$22.62	.....	4	1
2	2	80.00	13	24.24	1	12	1
3	2	97.50	32	35.00	7	24	8
4	2	21.00	10	20.00	2	6	.....
5	.....	.....	7	26.28	.....	2	.....
6	.....	.....	7	21.30	3	8	.....
7	1	21.00	6	21.30	3	3	.....
8	1	25.00	4	27.62	1	2	2
9	.....	.....	8	21.17	1	5	.....
10	3	64.00	21	25.17	5	13	.....
11	1	24.00	22	20.24	5	7	2
12	.....	.....	13	16.00	2	4	.....
13	.....	.....	13	21.55	2	7	1
14	.....	.....	11	20.42	2	7	.....
15	.....	.....	10	21.25	3	4	1
	13	\$45.93	189	\$22.94	37	108	16

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Acworth.....	\$1,089.34	.....	\$187.50	\$112.00	.....	\$33.85	\$1,422.69
2	Charlestown.	2,800.00	\$140.00	364.80	198.20	.....	.....	3,503.00
3	Claremont ..	10,700.00	.....	1,054.72	625.00	.....	179.08	12,558.80
4	Cornish.....	852.00	.....	206.08	127.03	.....	1,193.93	2,379.04
5	Croydon	318.50	225.00	116.48	64.09	.....	.....	724.07
6	Goshen.....	473.00	.....	74.90	96.00	.....	.....	643.90
7	Grantham....	476.30	.....	116.48	107.82	.....	.....	700.60
8	Langdon....	550.00	.....	76.80	102.23	.....	.....	729.03
9	Lempster....	325.00	200.00	122.88	122.51	.....	.....	770.39
10	Newport.....	6,267.74	.....	629.76	431.70	.....	272.76	7,601.96
11	Plainfield....	899.50	150.00	281.60	266.98	.....	47.36	1,645.44
12	Springfield ..	617.00	.....	136.25	38.62	.....	.....	791.87
13	Sunapee.....	563.50	400.00	230.40	239.24	.....	15.01	1,448.15
14	Unity .....	.....	.....	.....	.....	.....	.....	.....
15	Washington.	611.00	.....	122.88	145.39	.....	13.25	892.52
	Total.....	\$26,542.88	\$1,115.00	\$3,721.53	\$2,676.81	.....	\$1,755.24	\$35,811.46

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	.....	.....	.....	\$316.67	\$1,013.40	\$1,430.07	\$9.22
2	.....	.....	.....	.....	3,413.00	3,513.00	14.28
3	.....	.....	\$200.00	4,311.64	8,205.00	13,066.64	14.01
4	\$747.88	.....	365.09	144.25	1,128.50	2,466.25	8.77
5	.....	.....	225.00	85.75	497.00	843.75	6.00
6	.....	.....	.....	10.90	633.00	677.90	9.12
7	.....	.....	.....	33.84	524.25	588.09	6.20
8	.....	.....	62.00	76.88	576.00	741.43	11.87
9	.....	.....	60.48	114.21	661.25	895.94	7.83
10	1,859.26	.....	.....	965.43	4,210.42	7,195.11	10.24
11	.....	72.00	306.89	177.82	1,538.80	2,195.51	9.93
12	175.00	.....	75.00	80.65	452.15	832.80	4.97
13	.....	.....	46.89	116.33	1,217.90	1,446.12	7.98
14	.....	.....	.....	.....	.....	36.00	.....
15	.....	.....	20.00	33.24	817.33	930.57	8.25
	\$2,782.14	\$72.00	\$1,361.35	\$6,467.61	\$24,888.00	\$36,859.18	\$10.11

* Salaries of school committee included.

TABLE II.

This table contains,—

1. The largest sum of money appropriated to any one district.
2. The smallest sum appropriated to any one district.
3. The length in weeks of the longest school.
4. The length in weeks of the shortest school.
5. Rate per cent. of school assessment upon the invoiced valuation, expressed decimally. Many have failed to report this item; others have evidently reported it incorrectly.

This table exhibits, in a most striking light, some of the inequalities of our school system.

TABLE III.

This table contains,—

1. Number of fractional districts.
2. Number of districts under special acts.
3. Number of different scholars, not registered, attending private schools.
4. Number of scholars not absent during the year.
5. Amount of dog tax appropriated to schools.
6. Number of towns employing teachers from normal schools.
7. Amount paid for superintendence.

TABLE No. II.

BELKNAP COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Largest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alton.....	.....	.....	.....	.....	.....	.....	.0030
2	Barnstead.....	\$238.00	\$136.00	28	25	42	6	.0028
3	Belmont.....	315.00	110.00	30	20	37	5	.0022
4	Centre Harbor.....	297.13	143.77	31	28	42	12	.0023
5	Gilford.....	6,430.58	1,828.16	36	15	345	146	.0050
6	Gilmanton.....	.....	.....	18	8	28	5	.0018
7	Laconia	12,174.40	799.47	37	30	967	70	.0016
8	Meredith.....	1,581.00	1,110.00	30	18	155	.....	.0023
9	New Hampton.....	168.00	105.00	21	19	42	8	.0044
10	Sanbornton.....	168.00	125.00	24	14	34	5	.....
11	Tilton.....	3,536.94	1,463.04	32	25	219	81	.0022
	Average.....							.0025

TABLE No. III.

BELKNAP COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alton.....					\$580.45		\$100.00
2	Barnstead.....				17	232.14		125.00
3	Belmont.....			24	42	264.40	1	103.00
4	Centre Harbor...				1	159.60	1	37.00
5	Gilford.....		1	2	13	628.00	1	225.00
6	Gilmanton.....				36			78.25
7	Laconia	1	1	130	25	1,018.38	1	194.86
8	Meredith.....	3	1		37		1	140.00
9	New Hampton...	2			14	133.90	1	100.10
10	Sanbornton....							126.00
11	Tilton		1		11		1	80.00
	Total.....	8	4	156	196	\$3,016.87	7	\$1,309.21

CARROLL COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Albany				4			\$18.68
2	Bartlett.....		1		10	\$233.40	1	51.00
3	Brookfield.....				15	26.20		26.00
4	Chatham.....						1	25.00
5	Conway.....			20	19	516.20	1	329.15
6	Eaton				12	22.00		42.40
7	Effingham.....	1		4	13	158.84	1	60.00
8	Freedom.....					11.22		55.00
9	Jackson					212.34	1	
10	Madison.....			12	3	72.80		50.00
11	Moultonborough			10	10			75.00
12	Ossipee			8	37	100.00	1	148.95
13	Sandwich			9	29	91.50	1	100.00
14	Tamworth.....			2	36	31.00		102.00
15	Tuftonborough..			16	12	152.11		70.00
16	Wakefield.....						1	
17	Wolfeborough...					683.91	1	170.00
	Total.....	1	1	81	200	\$2,311.52	9	\$1,323.18

CHESHIRE COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alstead.....	\$267.48	\$121.50	32	27	29	7	.0029
2	Chesterfield.....	385.72	174.50	31	30	40	12	.0027
3	Dublin.....			26	24	26	5	.0011
4	Fitzwilliam.....	434.80	154.00	26	20	101	16	.0021
5	Gilsum.....	406.82	126.00	24	19	72	9	.0035
6	Harrisville.....	441.00	207.00	43	24	88	15	.0028
7	Hinsdale.....			37	33	124	4	.0084
8	Jaffrey.....	769.20	67.25	32	10	135	4	.0020
9	Keene.....	3,666.88	120.00	38	10	135	4	.0015
10	Marlborough.....							.0031
11	Marlow.....	490.00	65.00	29	20	32	6	.0029
12	Nelson.....	226.35	35.00	14	7	23	5	.0022
13	Richmond.....	143.00	126.00	22	21	24	7	.0037
14	Rindge.....	281.63	58.25	28	16	35	6	.....
15	Roxbury.....			10	10			.0018
16	Stoddard.....	166.75	138.00	23	23	34	16	.0020
17	Sullivan.....							.0048
18	Surry.....	207.00	92.86	10	6	23	11	.0033
19	Swanzy.....	994.84	201.82	30	26	126	11	.0041
20	Troy.....			30	20	67	12	.0025
21	Walpole.....	4,001.06	1,499.26	34	32	375	94	.0025
22	Westmoreland.....	256.75	100.50	30	20	31	10	.0028
23	Winchester.....	1,358.86	124.94	36	19	76	9	.0046
	Average.....							.0030

CHESHIRE COUNTY.

	TOWNS.	Fractional districts.	Districts under special acts.	Number of differ- ent scholars at- tending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alstead.....	.....	.....	2	8	.....	1	\$83.00
2	Chesterfield.....	.....	.....	.....	7	.....	1	86.00
3	Dublin.....	.....	.....	.....	12	.....	1	95.98
4	Fitzwilliam.....	.....	.....	.....	26	\$279.20	1	150.00
5	Gilsum.....	.....	.....	.....	1	82.92	1	50.00
6	Harrisville.....	.....	.....	.....	1	68.00	1	49.00
7	Hinsdale.....	.....	.....	.....	13	.....	1	162.50
8	Jaffrey.....	.....	.....	.....	18	234.88	.....	99.45
9	Keene.....	.....	1	150	470	1,212.52	1	240.00
10	Marlborough.....	.....	.....	6	7	91.00	1	73.00
11	Marlow.....	.....	.....	.....	15	108.78	1	58.00
12	Nelson.....	.....	.....	.....	10	74.10	.....	26.50
13	Richmond.....	.....	.....	.....	12	99.23	.....	53.40
14	Rindge.....	.....	.....	.....	58	.....	1	152.25
15	Roxbury.....	.....	.....	.....	3	16.00	.....	15.00
16	Stoddard.....	.....	.....	.....	1	92.10	1	41.00
17	Sullivan.....	.....	.....	.....	5	89.87	1	53.50
18	Surry.....	.....	.....	.....	3	52.80	1	15.00
19	Swanzy.....	.....	.....	7	11	.....	1	150.00
20	Troy.....	.....	.....	.....	8	244.64	1	93.00
21	Walpole.....	.....	1	.....	.....	265.00	.....	142.00
22	Westmoreland.....	.....	.....	.....	2	264.14	.....	139.75
23	Winchester.....	.....	.....	.....	28	560.80	1	480.50
	Total.....	.....	2	165	719	\$3,835.98	17	\$2,508.83

COÖS COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Berlin.....							.0037
2	Carroll.....	\$223.25	\$99.50	17	10	45	8	.0024
3	Clarksville.....	91.00	60.00	20	16	21	14	.0026
4	Colebrook.....	1,485.06	64.75	36	14	149	4	.0020
5	Columbia.....	116.00	91.00	20	18	24	5	.0060
6	Dalton.....	169.40	122.83	29	24	32	11	.0036
7	Dummer.....	126.00	90.00	20	16	20	8	.0031
8	Errol.....			11	5	18	9	.0022
9	Gorham.....			33	.....	90	6	.0055
10	Jefferson.....	175.00	60.00	25	18	34	4	.....
11	Lancaster.....			35	30	112	12	.0017
12	Milan.....	227.10	98.00	22	17	42	20	.0039
13	Northumberland..	1,132.53	100.00	33	16	163	5	.0055
14	Pittsburg.....	120.50	71.50	30	16	28	7	.0025
15	Randolph.....	123.75	122.00	19	19	7	4	.0061
16	Shelburne.....			23	.....	28	7	.0036
17	Stark.....	225.00	110.00	13	9	43	7	.0053
18	Stewartstown.....	140.00	47.00	10	8	67	4	.0020
19	Stratford.....	450.00	50.00	35	9	91	5	.0025
20	Whitefield.....	2,435.32	1,500.00	33	24	321	13	.0013
	Average.....							.0032

COÖS COUNTY.

	TOWNS.	Fractional school district.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Berlin.....			600			1	\$100.00
2	Carroll.....				25			50.00
3	Clarksville.....			13	14	\$39.00		14.00
4	Colebrook.....		1	24	33	89.00		22.00
5	Columbia.....				10		1	58.00
6	Dalton.....				8			33.00
7	Dummer.....			2		40.30		26.50
8	Errol.....					49.00		33.36
9	Gorham.....				204	298.54	1	75.00
10	Jefferson.....			6	87		1	50.00
11	Lancaster.....		1		45	404.81	1	228.25
12	Milan.....				16	110.00	1	106.00
13	Northumberland.....				105		1	42.50
14	Pittsburg.....				13	39.00	1	85.00
15	Randolph.....				1		1	22.50
16	Shelburne.....				4			28.00
17	Stark.....			15		40.50		43.50
18	Stewartstown.....				43	96.80		81.25
19	Stratford.....				12		1	75.00
20	Whitefield.....				16		1	75.00
	Total.....		2	660	636	\$1,216.95	11	\$1,248.86

GRAFTON COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alexandria.....				23	\$238.55		\$100.78
2	Ashland.....	1	1		7	142.35	1	
3	Bath.....				11	79.56	1	100.00
4	Benton.....				5			15.00
5	Bethlehem.....		1		10	310.96	1	110.00
6	Bridgewater.....				8	110.64	1	
7	Bristol.....				65	150.00		104.00
8	Campton.....			7	107	67.24	1	105.00
9	Canaan.....				58	215.00	1	60.00
10	Dorchester.....			2	14	30.85		27.00
11	Easton.....							19.00
12	Ellsworth.....							
13	Enfield.....	1	1		21	200.00		165.00
14	Franconia.....	2						20.00
15	Grafton.....			1	13	62.49		57.65
16	Groton.....				5	155.32	1	38.50
17	Hanover.....		1	13	7		1	
18	Haverhill.....	1	1		13			100.00
19	Hebron.....				4	58.00		18.82
20	Holderness.....			2	10	237.89	1	88.30
21	Landaff.....				4			45.00
22	Lebanon.....		2	72	2	332.65	1	300.00
23	Lincoln.....				1	13.00	1	6.00
24	Lisbon.....		2		74		1	121.00
25	Littleton.....		1		114	540.00	1	200.00
26	Lyman.....				16	91.20		35.00
27	Lyme.....				17	187.13	1	59.30
28	Monroe.....				3			30.00
29	Orange.....				8			20.00
30	Orford.....				5		1	125.00
31	Piermont.....				14	121.60		108.20
32	Plymouth.....				25	284.67	1	125.00
33	Rumney.....			11	12	139.97	1	118.50
34	Thornton.....				25	45.00	1	70.00
35	Warren.....				5	196.73		52.00
36	Waterville.....				8	4.00		8.00
37	Wentworth.....				9	106.40	1	50.00
38	Woodstock.....				9	31.00		29.00
	Total.....	5	10	108	730	\$4,143.20	19	\$2,631.05

HILLSBOROUGH COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of differ- ent scholars at- tending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Amherst.....				4	\$302.30		\$165.00
2	Antrim.....				8		1	235.00
3	Bedford.....			6	21	482.79	1	165.00
4	Bennington.....				24	153.99		35.00
5	Brookline.....			4	4	67.71	1	50.00
6	Deering.....				20	198.78		94.00
7	Francesstown.....				4	165.70		100.00
8	Goffstown.....		1	8	18		1	137.91
9	Greenfield.....					157.80	1	55.00
10	Greenville.....			150	4	77.00	1	75.00
11	Hancock.....					180.51	1	73.00
12	Hillsborough.....	1	1		13		1	210.00
13	Hollis.....				2		1	115.00
14	Hudson.....				6	220.00	1	121.00
15	Litchfield.....				1	38.38	1	25.00
16	Lyndeborough..	1			3	67.00		94.25
17	Manchester.....			4,000	60		1	3,030.00
18	Mason.....				3	246.20	1	78.00
19	Merrimack.....				4	242.92	1	165.00
20	Milford.....			12	10	167.00	1	250.00
21	Mont Vernon.....			12	1	40.10	1	75.00
22	Nashua.....			1,280	158		1	
23	New Boston.....				10	280.79	1	150.00
24	New Ipswich.....				6		1	100.00
25	Pelham.....			4	9	187.27	1	75.00
26	Peterborough.....				20	182.00	1	100.00
27	Sharon.....	1			2			8.00
28	Temple.....			5	4	101.05		30.00
29	Weare.....				19	421.29	1	193.00
30	Wilton.....				4		1	155.00
31	Windsor.....				3	11.20		7.00
	Total.....	3	2	5,481	445	\$3,991.78	23	\$6,166.16

MERRIMACK COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Allenstown.....			36	36	299		.0016
2	Andover.....	\$240.00	\$110.00	28	19	35	5	.0050
3	Boscawen.....	1,654.58	1,292.15	36	20	125	109	.0036
4	Bow.....			25	25	32	6	.0020
5	Bradford.....	690.41	605.32	30	7	29	4	
6	Canterbury.....	213.00	95.00	36	19	34	3	.0018
7	Chichester.....						3	
8	Concord.....		113.50	36	19		8	.0047
9	Danbury.....	125.00	96.00	11	9	37	4	.0027
10	Dunbarton.....	232.00	164.80	29	23	44	15	.0025
11	Epsom.....	233.00	163.00	31	25	25	13	.0030
12	Franklin.....			36	34	453	5	
13	Henniker.....	1,064.85	120.00	35	19	42	2	.0042
14	Hill.....	231.00	65.00	29	8	40	12	.0020
15	Hooksett.....	330.00	231.00	33	33	47	10	.0030
16	Hopkinton.....	285.00	173.00	27	26	35	10	.0020
17	Loudon.....	295.00	128.25	30	24	37	4	
18	Newbury.....	112.00	60.00	22	20	25	3	.0028
19	New London.....	197.35	147.00	10	6	42	8	.0029
20	Northfield.....	154.00	121.00	23	22	25	5	
21	Pembroke.....	1,304.75	149.37	32	20	65	14	.0022
22	Pittsfield.....							.0057
23	Salisbury.....	195.75	95.00	31	19	26	6	.0020
24	Sutton.....							.0020
25	Warner.....			28	27	39	6	
26	Webster.....	125.00	95.00	21	21	15	5	.0021
27	Wilmot.....	319.39	104.23	24	24	58	6	.0053
	Average.....							.0030

MERRIMACK COUNTY.

	TOWNS.	Fractional school districts.	Districts, under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Allenstown.....					\$88.66	1	\$72.62
2	Andover.....				10	262.75	1	145.00
3	Boscawen.....		1		33		1	90.00
4	Bow.....			1	5	267.90	1	56.00
5	Bradford.....		1		17	101.50		89.00
6	Canterbury.....			14	31	26.70	1	103.25
7	Chichester.....				14	103.20	1	90.00
8	Concord.....		3		75	2,404.00	1	533.00
9	Danbury.....			23	4			60.00
10	Dunbarton.....			7	5	104.40	1	74.40
11	Epsom.....				5	186.46	1	63.00
12	Franklin.....			6		720.00	1	250.00
13	Henniker.....				11	121.00		116.75
14	Hill.....			2	5		1	36.50
15	Hooksett.....				10	180.00		87.00
16	Hopkinton.....			8	8	354.73	1	206.44
17	Loudon.....				8	275.26		157.48
18	Newbury.....				31	217.73		42.00
19	New London.....			3	2	73.19	1	75.00
20	Northfield.....				16		1	84.00
21	Pembroke.....			150	3	299.37	1	160.00
22	Pittsfield.....				44	100.00	1	150.00
23	Salisbury.....				15	158.12	1	71.40
24	Sutton.....				12	73.00	1	25.00
25	Warner.....		1		4	50.00	1	120.00
26	Webster.....				6	144.76		69.00
27	Wilmot.....			8	14	206.00		50.00
	Total.....		6	222	378	\$6,518.73	20	\$3,076.84

ROCKINGHAM COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Atkinson.....			15	1	\$40.00		\$30.00
2	Auburn.....			8	12	148.35		72.00
3	Brentwood.....			10	3	77.00	1	36.00
4	Candia.....				22	274.80	1	75.00
5	Chester.....				6	136.40	1	103.75
6	Danville.....				7		1	30.00
7	Deerfield.....				18	262.61	1	129.68
8	Derry.....		2		53	494.38	1	154.53
9	East Kingston.....			10	4	124.20		40.00
10	Epping.....			1	7	163.80	1	111.00
11	Exeter.....				178		1	150.00
12	Fremont.....				1		1	31.75
13	Greenland.....				4			30.00
14	Hampstead.....				26	191.42	1	
15	Hampton.....					214.00	1	25.00
16	Hampton Falls.....				10		1	25.00
17	Kensington.....						1	32.95
18	Kingston.....				7	295.65	1	75.00
19	Londonderry.....				15	254.28	1	120.50
20	Newcastle.....				1	23.21	1	25.00
21	Newington.....					102.30		
22	Newmarket.....			60	6		1	65.00
23	Newton.....				19	300.30		60.00
24	North Hampton.....			15	5		1	53.00
25	Northwood.....			40	16	357.30	1	75.00
26	Nottingham.....				2	259.40		89.00
27	Plaistow.....			4	23	74.00	1	43.00
28	Portsmouth.....				38	1,750.55	1	
29	Raymond.....							
30	Rye.....				2		1	70.00
31	Salem.....				16			100.00
32	Sandown.....				10			20.50
33	Seabrook.....				47		1	
34	South Hampton.....				2	11.00	1	35.22
35	So. Newmarket.....			3	4			69.00
36	Stratham.....				4		1	64.66
37	Windham.....				4	81.00	1	81.16
	Total.....		2	166	573	\$5,635.95	26	\$2,122.70

STRAFFORD COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Largest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Barrington.....							.0032
2	Dover.....							.0030
3	Durham.....			30	21	74	9	.0025
4	Farmington.....	\$8,174.14	\$2,000.00	35	20	494	133	.0021
5	Lee.....							
6	Madbury.....	211.75	191.50	30	30	23	8	.0024
7	Middleton.....	150.75	77.00	21	15	22	5	.0022
8	Milton.....	1,128.14	215.00	35	27	40	7	.....
9	New Durham.....	195.00	136.00	27	26	27	5	.0018
10	Rochester.....			36	36			.0038
11	Rollinsford.....	2,953.20	1,700.00	36	29			.0039
12	Somersworth.....							.0050
13	Strafford.....	168.00	120.00	24	23	35	8	.0030
	Average.....							.0025

STRAFFORD COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Barrington.....				26	\$225.60		\$120.00
2	Dover.....			700	73		1	1,800.00
3	Durham.....				6	146.20	1	98.19
4	Farmington.....				24		1	310.00
5	Lee.....			3		110.20	1	
6	Madbury.....	1			5	39.00		45.00
7	Middleton.....			2		91.63	1	19.00
8	Milton.....				14	636.45	1	250.00
9	New Durham.....				5	16.20		46.25
10	Rochester.....			253	67	950.88	1	700.00
11	Rollinsford.....		1			341.95		60.00
12	Somersworth.....		1		134	125.67	1	125.00
13	Strafford.....				20	206.40		79.00
	Total.....	1	2	956	374	\$2,890.18	8	\$3,652.44

SULLIVAN COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district—weeks.	Shortest school in any district—weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Aeworth.....	\$126.00	\$45.00	14	9	30	7	.0080
2	Charlestown.....	1,269.26	150.00	36	30	126	5	.0031
3	Claremont			37	32	1,240		.0038
4	Cornish	150.00	36.00	12	6	28	3	.0015
5	Croydon	207.00	36.00	25	8	41	6	.0015
6	Goshen.....							.0030
7	Grantham.....			26	24	33	13	.0020
8	Langdon.....	269.76	180.18	30	26	38	6	.0025
9	Lempster.....	160.00	121.00	27	25	30	11	.0025
10	Newport			36	31			.0041
11	Plainfield.....	151.00	87.30	27	19	28	7	.0016
12	Springfield.....	81.00	52.00	15	12	30	5	.0023
13	Sunapee.....	196.00	40.50	29	9	34	10	.0026
14	Unity.....							
15	Washington.....	160.00	78.00	21	17	33	6	.....
	Average.....							.0025

SULLIVAN COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of differ- ent scholars at- tending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Acworth.....					\$52.00	1	\$100.00
2	Charlestown.....	9				178.20	1	100.00
3	Claremont.....			250	78	25.00	1	350.00
4	Cornish.....			9	79	127.03		80.53
5	Croydon.....	1			28			36.00
6	Goshen.....				18	96.00		34.00
7	Grantham.....				14	61.50		30.00
8	Langdon.....				7	102.23	1	26.55
9	Lempster.....				12	67.35		60.00
10	Newport.....				12	431.70		160.00
11	Plainfield.....				21	178.36	1	100.00
12	Springfield.....				13	38.62		50.00
13	Sunapee.....				13	239.24	1	65.00
14	Unity.....				6			36.00
15	Washington.....				41	145.39	1	60.00
	Total.....	10		259	342	1,742.62	7	\$1,288.08

TABLE
STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
	TOWNS.			
1	Towns having organized schools.....	11	17	23
	DISTRICTS.			
2	Districts.....	15	18	25
3	Fractional districts.....	6	1	.....
4	Districts under special acts.....	4	1	2
	SCHOOLS.			
5	Different public schools.....	135	150	196
6	Graded schools.....	39	15	65
7	Town and district high schools.....	3	2	7
8	Schools averaging twelve scholars or less	47	44	45
9	Schools averaging six scholars or less...	13	12	14
10	Average length of schools in weeks of five days.....	25.87	20.76	25.47
	SCHOLARS.			
11	Boys attending school two weeks or more	1,705	1,702	2,867
12	Girls attending school two weeks or more	1,620	1,783	2,727
13	Number of scholars under six years.....	188	250	430
14	Number of scholars between six and sixteen.....	2,906	3,029	4,801
15	Number of scholars over sixteen years..	231	206	363
16	Average attendance of all the scholars..	2,336	2,784	4,168
17	Average attendance to each school.....	17.33	18.56	21.26
18	Ratio of average attendance to the whole number.....	.725	.789	.744
19	Number reported attending private schools, not registered in the public schools.....	156	81	165
20	Number reported between five and fif- teen not attending any school.....	15	47	154
21	Whole number reported under items 11, 12, 19, 20.....	3,496	3,613	5,913
22	Selectmen's enumeration be- { Boys....	790	891	2,091
	{ Girls....	727	970	2,002
23	Number not absent during the year.....	196	200	719
24	Number pursuing higher branches.....	424	392	729
	TEACHERS.			
25	Male teachers.....	20	34	16
26	Female teachers.....	152	174	264
27	Average wages of male teachers per month, including board.....	\$49.41	\$27.85	\$59.83
28	Average wages of female teachers per month, including board.....	\$27.28	\$23.12	\$29.05
29	Teaching the first time.....	30	35	47
30	Teaching the same school two or more successive terms.....	102	96	162
31	Teachers from normal schools.....	24	15	57
32	Towns employing teachers from normal school.....	7	9	17

No IV.

BY COUNTIES.

	Coös.	Grafton.	Hillsbor- ough.	Merri- mack.	Rocking- ham.	Strafford.	Sullivan.
1	20	38	31	27	37	13	15
2	23	49	33	33	38	16	16
3	.....	5	3	.....	.....	1	10
4	2	10	2	6	2	2	1
5	174	324	379	284	243	170	145
6	32	60	189	86	73	83	32
7	7	9	13	7	6	7	5
8	46	96	104	91	55	35	41
9	18	30	13	27	4	15	16
10	24.36	22.28	27.23	26.11	31.99	32.14	24.16
11	2,312	3,858	7,010	4,119	3,747	2,804	1,612
12	2,155	3,671	6,208	4,023	3,578	2,715	1,487
13	273	449	984	780	564	544	203
14	3,597	6,462	10,328	6,662	6,423	4,627	2,622
15	597	618	1,906	700	338	348	274
16	3,387	4,861	8,729	5,384	4,882	4,108	2,250
17	18.89	15.00	23.01	18.95	20.09	24.16	15.51
18	.758	.645	.660	.661	.666	.744	.726
19	660	108	5,481	222	166	956	259
20	649	72	90	143	124	52	138
21	5,776	7,709	18,789	8,507	7,615	6,527	3,496
22	1,610	2,082	3,284	2,381	2,486	2,319	1,540
23	1,682	1,902	3,103	2,365	2,466	2,262	1,489
24	636	730	445	378	573	374	342
24	496	1,187	1,247	803	640	709	538
25	17	51	45	32	30	25	13
26	247	471	463	387	304	191	189
27	\$51.87	\$34.77	\$62.05	\$45.22	\$47.24	\$64.14	\$45.93
28	\$24.84	\$25.09	\$29.01	\$27.64	\$29.80	\$31.31	\$22.94
29	33	98	70	55	41	18	37
30	117	157	331	231	204	174	108
31	33	68	75	45	66	20	16
32	11	19	23	20	26	8	7

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
	SCHOOLHOUSES.			
33	Number of schoolhouses.....	133	161	296
34	Reported unfit for use.....	14	25	30
35	Built during the year.....	3	3	3
36	Having maps and globes.....	90	100	173
37	Estimated value of building, sites, and furniture.....	\$154,125.00	\$65,300.00	\$240,015.00
38	Estimated value of apparatus.....	2,848.00	1,233.00	5,230.00
	REVENUE.			
39	Town taxes.....	21,983.05	20,034.21	49,298.85
40	District taxes.....	9,500.00	5,546.89	13,431.44
41	Literary fund from the state.....	3,886.77	4,426.92	6,683.88
42	Local funds.....	2,404.89	703.27	2,011.91
43	Railroad tax.....	260.89	205.09	.28
44	Dog tax.....	1,016.87	2,311.52	3,835.98
45	Contributed in board, fuel, and money...	1,615.06	1,479.72	1,677.02
46	Entire amount of revenue.....	40,667.53	34,707.62	76,939.36
	EXPENDITURES.			
47	New buildings.....	6,374.50	2,773.82	11,473.83
48	Paid for interest or to cancel debt.....	3,185.39	2,168.16	18.00
49	Permanent repairs.....	2,341.57	1,680.21	3,465.77
50	Miscellaneous expenses—ordinary re- pairs, fuel, care, etc.....	2,334.90	4,320.48	13,656.87
51	Teachers' salaries.....	28,360.47	20,062.12	48,020.67
52	Superintendence.....	1,309.21	1,323.18	2,508.83
53	Total expended.....	43,906.04	32,327.97	79,143.97
54	Average cost per scholar for miscella- neous expenses and salaries of teachers	9.23	6.99	11.02

BY COUNTIES.—*Continued.*

	Coös.	Grafton.	Hillsbor- borough.	Merri- mack.	Rocking- ham.	Strafford.	Sullivan.
33	148	322	280	285	226	131	155
34	12	30	20	32	11	18	24
35	5	3	5	2	2	1	4
36	120	240	342	253	222	115	134
37	\$108,500.00	\$269,533.00	\$966,712.00	\$493,870.00	\$243,026.00	\$349,433.00	\$103,715.00
38	3,920.00	6,768.69	43,470.00	7,550.00	11,769.71	3,845.00	3,532.00
39	30,737.01	45,762.14	139,326.02	75,771.49	86,195.01	64,670.98	26,542.88
40	6,861.00	23,078.00	33,212.16	26,368.06	4,654.75	16,978.98	1,115.00
41	6,044.08	9,688.15	16,091.50	9,762.69	9,411.39	7,237.53	3,721.53
42	948.22	1,239.25	2,864.27	503.87	2,112.24	2,008.00	934.19
43	317.69	286.44	56.02	253.77	431.70	389.86	.....
44	1,216.95	4,143.20	3,991.78	6,518.73	5,635.95	2,890.18	1,742.62
45	2,597.55	1,898.95	1,986.25	8,628.15	3,059.75	6,323.33	1,755.24
46	48,722.50	88,096.13	197,528.00	127,806.76	111,500.79	100,478.86	35,811.46
47	2,887.74	2,374.24	7,585.70	1,294.94	10,232.49	7,934.55	2,782.14
48	1,383.97	1,882.61	5,716.74	17,951.76	415.25	7,196.97	72.00
49	3,212.21	6,575.25	6,795.71	5,535.51	7,596.81	6,772.33	1,361.35
50	5,573.20	10,042.54	45,284.40	25,374.44	16,111.67	16,998.70	6,467.61
51	29,566.77	49,674.95	139,031.86	77,791.51	74,576.69	62,270.41	24,888.00
52	1,248.86	2,631.05	6,166.16	3,076.84	2,122.70	3,652.44	1,288.08
53	43,872.75	73,180.64	210,580.57	131,025.00	111,055.61	104,825.40	36,859.18
54	7.86	7.92	13.94	12.67	12.38	14.36	10.11

STATE SUMMARY AND COMPARATIVE TABULAR VIEW.

		1893	1892	Increase.	Decrease.
	TOWNS.				
1	Towns having organized schools	232	232	.....	.....
	DISTRICTS.				
2	Districts.....	266	266	.....	.....
3	Fractional districts.....	26	47	.....	21
4	Districts under special acts..	31	34	.....	3
	SCHOOLS.				
5	Different public schools.....	2,200	2,226	.....	26
6	Graded schools.....	674	648	26	.....
7	Town and district high school	65	57	8	.....
8	Schools averaging twelve scholars or less.....	604	660	.....	56
9	Schools averaging six scholars or less.....	162	170	.....	8
10	Average length of schools in weeks of five days.....	26.04	24.32	1.72	.....
	SCHOLARS.				
11	Boys attending school two weeks or more.....	31,736	31,223	513	.....
12	Girls attending school two weeks or more.....	29,967	30,048	.....	81
13	Number of scholars under six years.....	4,665	4,711	.....	46
14	Number of scholars between six and sixteen.....	51,457	51,620	.....	163
15	Number of scholars over sixteen	5,581	4,940	641	.....
16	Average attendance of all the scholars.....	42,889	43,508	.....	619
17	Average attendance to each school.....	19.27	19.54	.....	.27
18	Ratio of average attendance to the whole number.....	7.02	7.16	.....	.14
19	Number reported attending private schools not registered in public schools.....	8,254	8,181	473	.....
20	Number reported between five and fifteen not attending any school.....	1,484	1,382	2	.....
21	Whole number reported under 11, 12, 19, 20.....	71,441	70,834	907	.....
22	Selectmen's enumeration between five and fifteen years..... (Boys	*19,474	17,169	2,305	.....
23	Number not absent during the year..... (Girls	*18,968	16,418	2,550	.....
24	Number pursuing higher branches.....	4,593	4,719	.....	126
		7,165	7,321	.....	156
	TEACHERS.				
25	Male teachers.....	283	290	.....	7
26	Female teachers.....	2,842	2,814	28	.....
27	Average wages of male teachers per month, including board.....	\$48.83	\$48.02	\$0.81	.....
28	Average wages of female teachers per month including board.....	\$27.00	\$26.09	\$0.91	.....

*Returns both inaccurate and incomplete.

STATE SUMMARY.—*Continued.*

		1893	1892	Increase.	Decrease.
TEACHERS.—Continued.					
29	Teaching the first time.....	464	506	.....	42
30	Teaching the same school two or more successive terms.....	1,682	1,645	37	.....
31	Teachers from normal schools	419	414	5	.....
32	Towns employing teachers from normal schools.....	147	144	4	.....
SCHOOLHOUSES.					
33	Number of schoolhouses.....	2,047	2,073	.....	26
34	Reported unfit for use.....	216	240	.....	24
35	Built during the year.....	31	32	.....	1
36	Having maps or globes.....	1,789	1,889	.....	100
37	Estimated value of building, sites, and furniture.....	\$2,991,229.00	\$2,869,917.13	\$121,311.87	.....
38	Estimated value of apparatus	90,177.40	90,775.75	.....	\$598.35
REVENUE.					
39	Town taxes.....	560,321.64	558,782.72	1,538.92	.....
40	District taxes.....	140,746.28	158,878.36	.....	18,132.08
41	Literary fund from state.....	76,954.44	73,464.40	3,490.04	.....
42	Local funds.....	16,730.11	13,065.15	3,564.96	.....
43	Railroad tax.....	2,181.74	3,627.33	.....	1,445.59
44	Dog tax.....	32,303.78	8,491.56	23,812.22	.....
45	Contributed in board, fuel, and money.....	31,021.02	19,403.07	11,617.95	.....
46	Entire amount of revenue....	860,259.01	835,712.59	24,446.42	.....
EXPENDITURES.					
47	New buildings.....	55,713.95	70,466.99	.....	14,753.04
48	Paid for interest or to cancel debt.....	39,990.85	34,796.21	5,194.64	.....
49	Permanent repairs.....	45,336.72	52,372.54	.....	7,035.82
50	Miscellaneous expenses, or- dinary repairs, fuel, care, etc.....	146,164.81	131,809.42	14,355.39	.....
51	Teachers' salaries.....	554,243.45	536,193.17	18,050.28	.....
52	Superintendence.....	25,327.35	25,247.89	79.46	.....
53	Total expended.....	866,777.13	850,886.22	15,890.91	.....
54	Average cost per scholar for miscellaneous expenses and salaries of teachers....	11.35	10.90	.45	.....
55	Average cost per scholar of the average attendance....	16.33	15.35	.98	.....
56	Average cost per scholar for the entire sum expended...	14.04	13.88	.16	.....
57	Average cost per scholar of average attendance for the entire sum expended.....	20.20	19.55	.65	.....
58	Average cost per scholar for miscellaneous, salaries, and 6 per cent. interest on the value of buildings and apparatus.....	14.29	13.80	.49	.....
59	Average cost per scholar of the average attendance on the same items.....	20.64	19.43	1.21	.....

TABLE V.

The information contained in the following table has been derived from answers to a circular sent to the various towns in the state. Its purpose is to give, in one view, some idea of the resources of the state for a higher education than that given in the common schools.

The public and private schools are given in separate tables.

It is to be regretted that some schools have failed to report for the past year.

TABLE
SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Amherst High School.....	Amherst.....	1853	1	...	13
2	Berlin High School.....	Berlin.....	1884	1	1	12
3	*Bethlehem High School.....	Bethlehem.....	1885	1	1	10
4	*Bristol High School.....	Bristol.....	1864	1	...	12
5	Canaan High School.....	Canaan.....	1893	...	4	37
6	Charlestown High School.....	Charlestown.....	1873	...	4	50
7	*Conant High School.....	Jaffrey.....	1863	1	...	4
8	Concord High School.....	Concord.....	1856	1	5	83
9	Dover High School.....	Dover.....	1853	3	4	52
10	Exeter High School.....	Exeter.....	1848	1	1	49
11	*Farmington High School.....	Farmington.....	1874	1	1	17
12	Franklin High School.....	Franklin Falls.....	1872	1	2	35
13	Franklin High School.....	Salmon Falls (Rollinsford).....	...	1	...	16
14	Gilford High School.....	Gilford (Lakeport).....	...	1	1	14
15	Goffstown High School.....	Goffstown.....	1875	1	...	10
16	Gorham High School.....	Gorham.....	1886	1	1	26
17	Hampstead High School.....	Hampstead.....	1879	1	...	15
18	*Hancock High School.....	Hancock.....	1873	1	1	13
19	Hanover High School.....	Hanover.....	1877	1	1	11
20	Hillsborough High School.....	Hillsborough.....	1883	1	1	11
21	Hinsdale High School.....	Hinsdale.....	1877	1	2	20
22	Hollis High School.....	Hollis.....	1876	1	...	11
23	Keene High School.....	Keene.....	1867	2	5	61
24	Laconia High School.....	Laconia.....	1875	2	2	41
25	Lebanon High School.....	Lebanon.....	1874	1	2	14
26	Lisbon High School.....	Lisbon.....	...	1	6	111
27	*Littleton High School.....	Littleton.....	1866	1	1	19
28	Manchester High School.....	Manchester.....	1845	3	6	144
29	*Marlborough High School.....	Marlborough.....	...	...	...	...
30	*Marlow High School.....	Marlow.....	1841	...	2	20
31	Meredith High School.....	Meredith.....	1873	1	...	11
32	*Milford High School.....	Milford.....	1853	1	2	32
33	Nashua High School.....	Nashua.....	1853	2	4	89
34	*New Boston High School.....	New Boston.....	...	1	...	8
35	*Newmarket High School.....	Newmarket.....	1874	1	...	9
36	Newport High School.....	Newport.....	1874	1	2	21
37	*North Hampton High School.....	North Hampton.....	...	...	...	...
38	Peterborough High School.....	Peterborough.....	1871	...	3	21
39	Pittsfield High School.....	Pittsfield.....	1889	1	1	20
40	Plymouth High School.....	Plymouth.....	1883	1	1	12
41	Portsmouth High School.....	Portsmouth.....	1873	2	3	81
42	Raymond High School.....	Raymond.....	...	...	2	25
43	Rochester High School.....	Rochester.....	1861	3	1	31
44	Simonds Free High School.....	Warner.....	1871	1	2	16
45	Somersworth High School.....	Somersworth.....	...	1	2	23
46	State Normal School.....	Plymouth.....	1870	3	9	1
47	Stevens High School.....	Claremont.....	1869	1	5	42
48	*Walpole High School.....	Walpole.....	...	...	1	8
49	West Lebanon High School.....	West Lebanon.....	1890	1	3	42
50	Whitefield High School.....	Whitefield.....	1886	1	...	12
51	*Wilton High School.....	Wilton.....	...	1	1	13
52	Winchester High School.....	Winchester.....	1857	1	1	17
53	Woodsville High School.....	Woodsville (Haverhill)...	1885	1	2	11

* No returns.

No. 5.

(PUBLIC SCHOOLS.)

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in library.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	17	30	11	.....	.....	25	September...	33	.....
2	15	27	4	17	.....	110	September...	34	\$13,650
3	15	25	.....	5	.....	100	September...	32	13,000
4	20	32	32	16	2	25	March	30	20,025
5	63	100	15	.....	9	.....	April	32	3,500
6	60	.....	15	15	110	.....	March	36	2,500
7	18	22	16	9	.....	.....	September...	38	100,000
8	143	226	226	166	226	400	September...	38	100,000
9	104	156	156	71	37	402	September...	38	24,000
10	.....	49	49	10	.....	.....	September...	36	.....
11	34	51	51	31	.....	220	August .....	.....	20,000
12	35	70	70	35	13	225	September...	36	67,000
13	13	28	6	3	.....	.....	September...	36	5,000
14	15	29	25	19	.....	.....	September...	36	10,000
15	24	34	34	6	34	50	September...	32	10,000
16	36	62	62	37	15	425	September...	33	.....
17	15	30	15	7	.....	50	September...	36	10,000
18	16	29	13	3	.....	.....	September...	22	.....
19	16	24	27	22	.....	400	September...	36	10,000
20	6	17	17	.....	.....	25	September...	36	20,000
21	30	50	50	20	15	500	September...	36	.....
22	11	22	16	15	6	200	September...	35	6,000
23	80	141	141	72	39	400	September...	38	57,000
24	50	91	91	26	25	40	September...	36	30,000
25	31	42	44	13	11	50	September...	36	25,000
26	102	200	50	15	13	25	September...	33	30,000
27	40	59	59	38	7	200	September...	38	35,000
28	119	262	263	154	74	400	September...	37	57,820
29	.....	.....	.....	.....	.....	.....	.....	.....	.....
30	16	36	10	3	.....	.....	August	30	1,000
31	14	25	19	.....	.....	16	September...	30	.....
32	38	70	55	40	20	500	March	36	6,000
33	126	198	215	113	74	250	September...	36	125,000
34	11	19	19	3	.....	.....	September...	20	4,000
35	16	25	25	16	.....	.....	September...	36	18,000
36	29	50	50	24	.....	200	September...	36	10,000
37	.....	.....	.....	.....	.....	.....	.....	.....	.....
38	35	56	56	31	6	.....	September...	35	19,000
39	32	52	52	30	10	.....	September...	36	2,000
40	37	40	49	31	.....	.....	September...	38	.....
41	98	174	179	95	30	500	September...	38	28,000
42	25	50	20	10	.....	.....	December	10	.....
43	61	92	.....	50	.....	30	September...	36	20,000
44	40	56	56	30	8	1,150	August	39	20,000
45	30	44	53	45	8	.....	September...	36	.....
46	85	82	86	.....	.....	.....	September...	38	.....
47	69	109	111	66	35	550	September...	37	26,000
48	13	20	.....	8	.....	12	September...	34	10,000
49	71	112	13	9	.....	12	August .....	.....	12,000
50	20	32	32	16	.....	34	September...	34	7,800
51	24	37	37	10	13	20	September...	36	2,500
52	20	37	37	26	.....	200	September...	40	10,000
53	12	23	13	7	.....	16	March	36	5,000

SCHOOLS OF A HIGHER GRADE *

	NAME.	PLACE.	Date of charter.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Appleton Academy.....	New Ipswich .....	.....	.....	3	...	11
2	Atkinson Academy.....	Atkinson.....	1787	1791	1	1	14
3	Austin Academy.....	Strafford.....	1832	1833	2	...	28
4	Boarding and Day School...	Portsmouth.....	.....	1873	1	6	7
5	Brackett Academy.....	Greenland.....	1824	1826	...	1	16
6	Brewster Free Academy....	Wolfeborough.....	1887	1887	5	3	46
7	Coe's Academy.....	Northwood.....	1867	1867	2	4	25
8	Colby Academy.....	New London.....	1837	1853	3	4	62
9	Colebrook Academy.....	Colebrook.....	.....	.....	1	1	32
10	Commercial College.....	Portsmouth.....	1873	1873	3	...	39
11	Dearborn Academy.....	Seabrook.....	.....	.....	4	2	...
12	Dow Academy.....	Franconia.....	1885	1885	2	3	40
13	Francestown Academy.....	Francestown.....	1801	1800	1	1	12
14	Gilmanton Academy.....	Gilmanton.....	1794	1794	2	2	23
15	Hampton Academy.....	Hampton.....	1810	1811	1	2	22
16	Henniker Academy.....	Henniker.....	1836	1836	1	1	13
17	Kezer Seminary.....	Canterbury.....	.....	1889	1	1	22
18	Kimball Union Academy....	Meriden.....	1813	1815	2	3	83
19	Lancaster Academy.....	Lancaster.....	1828	1829	1	2	28
20	McCollom Institute.....	Mont Vernon.....	1850	1851	1	1	20
21	McGaw Normal Institute....	Reed's Ferry (Mer- rimack).....	1849	1849	3	7	30
22	Miss Kimball's Home School	Manchester.....	.....	.....	...	1	3
23	N. H. Conference Seminary.	Tilton.....	1845	1845	4	8	116
24	New Hampton Literary Inst.	New Hampton.....	1853	1853	6	6	91
25	Northwood Seminary.....	Northwood Ridge...	1867	1867	2	...	28
26	Nute High School.....	Milton.....	1889	1891	1	2	34
27	Pembroke Academy.....	Pembroke.....	1819	1819	1	3	23
28	Phillips Exeter Academy....	Exeter.....	1781	1783	11	...	241
29	Pinkerton Academy.....	Derry.....	1814	1815	3	3	60
30	Proctor Academy.....	Andover.....	1879	1881	1	2	19
31	Robinson's Female Seminary	Exeter.....	1869	1869	2	9	...
32	Sanborn Seminary.....	Kingston.....	1883	1888	1	3	33
33	School for Boys.....	Holderness.....	1879	1879	5	...	30
34	St. Mary's School.....	Concord.....	1885	1886	2	6	...
35	St. Paul's School.....	Concord.....	1855	.....	30	...	318
36	Tubb's Union Academy.....	Washington.....	1849	1849	1	...	...
37	Union Academy.....	Canaan.....	1833	1834	1	...	16

* Schools that have made no return are reported as in previous years.

(PRIVATE SCHOOLS.)

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in library.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	10	21							
2	14	27	10	1	4	1,500	September...	36	\$6,000
3	20	48	35	7			September...	30	4,000
4	25		16	24	25		October.....	36	25,000
5	23	36	19	16	7	110	September...	36	3,500
6	56	93	77	56	12	1,300	September...	40	50,000
7	31	56	36	14	5	100	September...	39	50,000
8	72	97	78	73	4	3,000	September...	36	75,000
9	48	75	30	15	10	30	September...	36	
10	14	42	29		6	1,000	September...	36	
11									
12	50	78	30	20	6	250	September...	36	25,000
13	16	27	20	11	7	350	September...	36	
14	12	35	30	10		1,000	September...	36	
15	24	46	20	16			September...	37	
16	18	31	23	16		15	August.....	35	
17	23	40	30	1			September...	30	8,000
18	85	87	139	81	27	1,200	September...	38	60,000
19	40	66	37	30	2		September...	35	6,000
	15	30	26	21	6	1,200	September...	36	12,000
20									
21	61	80	91	20	16	650	September...	34	10,000
22	8	11	3	2	1		September...	37	
23	157	223	223	59	36	2,000	August.....	39	100,000
24	56	134		32	10	4,000	August.....	40	25,000
25	16	44	27	9			September...	36	5,000
26	32	61	61	31	13	1,200	September...	39	35,000
27	30	53	53	18		900	August.....	37	5,000
28		40		225	140	4,000	September...	36	150,000
29	54	98	80	41	27	2,597	September...	39	60,000
30	14	28	29	13	10	12,000	September...	36	20,000
31	214	200	94	80	80	700	September...	36	100,000
32	35	63	48	39	24	1,116	September...	36	
33		12	30	19	10		September...	35	75,000
34	27		27	19	24	900	September...	34	26,000
35		8		318	150	8,000	September...	38	
36	18							11	
37	15	31	25	4			September...	36	2,500

SCHOOL OFFICERS.

JOHN B. SMITH.....Governor.

Councillors.

District 1.—TRUE L. NORRIS.....Portsmouth.
 District 2.—JOHN C. RAY.....Manchester.
 District 3.—EDWARD O. BLUNTNashua.
 District 4.—FRANK N. PARSONS.....Franklin.
 District 5.—HERBERT B. MOULTON.....Lisbon.

FRED GOWING, *State Superintendent of Public Instruction.*

City Superintendents of Public Instruction.

LOUIS J. RUNDLETT.Concord.
 CHANNING FOLSOM.....Dover.
 ROBERT A. RAY.....Keene.
 WILLIAM N. CRAGIN.....Laconia.
 WILLIAM E. BUCK.....Manchester.
 J. H. FASSETT.....Nashua.
 J. C. SIMPSON.....Portsmouth.

TOWN SCHOOL COMMITTEES.

TOWNS.	NAMES.	Post-office address when different from town.
Acworth.....	A. E. Clark	East Acworth.
	Fred C. Parker	
	N. P. Merrill.....	South Acworth.
Albany.....	Horatio Littlefield.....	
	Ansil Irish.....	
	Edward Hurley.....	
Allenstown.....	Edwin P. Northrup.....	Suncook.
	Mrs. H. P. Hazelton.....	Suncook.
	Enoch H. Holt.....	Suncook.
Alexandria.....	J. E. S. Walker.....	East Grafton.
	M. P. Plumer.....	Bristol.
	Mrs. Charles H. Gordon.....	Bristol.
Alstead.....	G. A. Mayo.....	East Alstead.
	Charles H. Cooke.....	
	S. A. Mitchell.....	Alstead Centre.

TOWNS.	NAMES.	Post-office address when different from town.
Alton.....	Oliver J. M. Gilman..... George H. Demeritt..... Seth E. Rollins.....	W. Alton.
Amherst.....	A. J. McGown..... S. E. Dodge..... W. W. Sloan.....	
Andover.....	Lyman Clark..... A. H. Smith..... Lizzie F. White.....	
Antrim.....	J. F. Tenney..... D. W. Cooley.....	
Ashland.....	A. B. Crombie..... F. A. Kimball.....	North Branch.
	Willis H. Cawley..... Fremont D. Eastman.....	Plymouth.
Atkinson.....	Gilman Greenough..... Herbert N. Sawyer..... Lucinda J. Noyes.....	Westville.
Auburn.....	Alfred D. Emery..... Ortie M. Severence.....	Massabesic.
Barnstead.....	Edwin Plummer..... John Waldo.....	Centre Barnstead.
	Enos George..... John George.....	Centre Barnstead.
Barrington.....	Charles P. Dustin..... Joel F. Sherburne..... W. E. Waterhouse.....	Lee. South Barrington.
Bartlett.....	William Pitman..... A. W. Burnell.....	Lower Bartlett. Centre Bartlett.
Bath.....	Joseph Pitman..... Cora S. Lang..... C. W. Sawyer..... S. E. Randall.....	Lower Bartlett.
Bedford.....	Edward P. French..... Jasper George..... Willie S. Manning.....	West Manchester.
Belmont.....	Joseph Plumer..... Rev. A. D. Jones.....	Laconia. Laconia.
Bennington.....	F. H. Kimball..... J. L. Fleming..... M. M. Cheney.....	
Benton.....	George W. Mann..... William W. Eastman..... W. D. Veasey.....	
Berlin.....	Mrs. H. J. Brown..... James Goodwin..... F. D. Bartlett.....	Berlin Mills. Berlin Falls. Berlin Mills.
Bethlehem.....	Charles E. Baker..... James E. Viall..... Daniel B. Crane.....	Littleton.
Boscawen.....	George H. Folsom..... George W. Fisher..... Aila J. Carter.....	
Bow.....	Warren C. Saltmarsh..... John H. Burroughs..... George W. Short.....	Hooksett. North Bow. Hooksett.
Bradford.....	Frank O. Melvin..... J. Albert Peaslee..... A. French Smith.....	
Brentwood.....	D. O. Waldron..... N. B. Glidden..... Horace J. Robinson.....	Brentwood Corner. East Brentwood.
Bridgewater.....	Mrs. Arzella W. Smith..... Addie C. Woodman..... Charles L. Barnard.....	
Bristol.....	A. J. Ferrin..... C. N. Drake..... C. H. Martin.....	Ashland. Plymouth. New Hampton.

TOWNS.	NAMES.	Post-office address when different from town.
Brookfield	Stephen H. Hutchins.....	Wakefield.
	Arthur Sceggel.....	
	Charles Colman.....	
Brookline.....	Ella W. Tucker.....	West Campton. Campton Village. Plymouth.
	George E. Stiles.....	
	Orville D. Fessenden.....	
Campton.....	Winfield G. Hubbard.....	West Canaan. Canaan Centre.
	Mary E. Hildreth.....	
	Daniel C. Hill.....	
Canaan.....	Herbert L. Webster.....	Candia Village.
	George W. Chase.....	
	Walter C. Story.....	
Candia.....	Aaron F. Patten.....	Canterbury Depot.
	Edward P. Fisk.....	
	John L. Fitts.....	
Canterbury.....	C. N. Clough.....	Ashland.
	W. H. Carter.....	
	Mrs. Emma J. Morrill.....	
Carroll.....	Dana Brown.....	North Charlestown. Green Hill. North Chatham.
	William Rosebrook.....	
	George Richardson.....	
Centre Harbor.....	Orville P. Smith.....	Chesterfield Factory West Chesterfield.
	Bradford Dickinson.....	
	Elizabeth R. Benson.....	
Charlestown.....	S. T. Searle.....	North Chichester.
	O. E. Fisk.....	
	C. E. Whipple.....	
Chatham.....	James M. Weeks.....	Chesterfield Factory West Chesterfield.
	Robert Eastman.....	
	Caleb W. Brackett.....	
Chester.....	Cyrus F. Marston.....	North Chichester.
	Jennie P. Hazelton.....	
	E. C. Goodwin.....	
Chesterfield.....	John F. Butler.....	North Chichester.
	Hiram B. Morgan.....	
	Timothy N. Robinson.....	
Chichester.....	G. M. Munsey.....	North Chichester.
	Catharine M. Lake.....	
	Albert S. Dame.....	
Claremont.....	Edward F. Houghton.....	North Chichester.
	Edwin S. Bailey.....	
	Hermon Holt.....	
Clarksville.....	Irving C. Young.....	North Chichester.
	Horace Wells.....	
	Charles Johnson.....	
Colebrook.....	Irving C. Woodrow.....	North Chichester.
	George W. Martin.....	
	Elmer F. Brown.....	
Columbia.....	Mrs. H. L. Gray.....	North Chichester.
	D. H. Cook.....	
	Albert Saltmarsh.....	
Concord.....	Fales P. Virgin.....	North Chichester.
	George T. Abbott.....	
	Rev. Henry T. Davis.....	
Conway.....	Dr. S. A. Evans.....	North Chichester.
	John B. Nash.....	
	James W. Fitch.....	
Cornish.....	Samuel Putnam.....	North Chichester.
	Herbert Deming.....	
	Nettie H. Comings.....	
Croydon.....	William W. Ryder.....	North Chichester.
	Sullivan Barton.....	
	Rev. John P. Meader.....	
Dalton.....	Bert A. Taylor.....	North Chichester.
	Ora C. Mooney.....	
	Henry H. Colburn.....	
Danbury.....	Luther M. Jackson.....	North Chichester.
	George Stewart.....	

TOWNS.	NAMES.	Post-office address when different from town.
Danville	Charles H. Sargent..... Herbert E. Colby..... Woodbury D. Collins.....	North Danville.
Deerfield.....	Walter D. Adams..... James B. Towle..... Jessie C. Fogg.....	
Deering.....	George C. Patten..... Warren W. Merrill..... Alvin Tubbs.....	East Deering. Hillsboro' Bridge.
Derry.....	Frederick C. Saure..... Joseph Bean..... N. G. Brown.....	East Derry. Derry Depot. Derry Depot.
Dorchester.....	Charles Decato..... Byron Richardson..... George Follansbee.....	Canaan. Cheever. Canaan.
Dover.....	Charles A. Tufts..... Chas. A. Fairbanks..... Channing Folsom, Superintendent...	
Dublin.....	George W. Patten..... Lilian G. Appleton..... Henry D. Learned.....	
Dummer.....	Isaac C. Wight..... Gertie E. Muzzey..... John B. Lovejoy.....	Milan. West Milan.
Dunbarton.....	John D. Bunton..... James E. Stone..... Mrs. Clara C. Smith.....	
Durham.....	L. G. Thompson..... Albert Demeritt..... Daniel T. Woodman.....	
East Kingston.....	Joseph F. Kimball..... Laura O. Philbrick..... Willis Bowles.....	Newmarket.
Easton.....	George S. Judd..... Henry K. Noyes..... Fred R. Thompson.....	Wildwood. Snowville.
Eaton.....	Howard M. Drew..... Lewis L. Leavitt..... Frank W. Barker.....	Eaton Centre. Snowville.
Effingham.....	C. T. Rowe..... D. C. Gale..... G. F. Pettengill.....	Centre Effingham. Effingham Falls.
Enfield.....	H. S. Gordon..... David Noyes..... I. T. Bartlett.....	
Ellsworth.....	S. Sherburne..... S. Littlefield..... George N. Shepard.....	West Canaan. West Campton. West Campton.
Epping.....	Albert E. Buswell..... John J. Tilton..... Daniel G. Chesley.....	Rumney. West Epping.
Epsom.....	Mrs. C. C. Woodman..... Daniel Yeaton..... N. N. Ferren.....	Short Falls. Gossville. Lakeside.
Errol.....	S. R. Hanscom..... E. D. Thurston..... John D. Lyman.....	
Exeter.....	John A. Brown..... Arthur O. Fuller..... John F. Chesley.....	
Farmington.....	George R. Emerson..... Henry H. Tanner..... Elbridge Cunningham.....	
Fitzwilliam.....	Mrs. M. Alicia Newton..... John M. Parker..... George D. Epps.....	Fitzwilliam Depot.
Francestown.....	George K. Wood..... James T. Woodbury.....	

TOWNS.	NAMES.	Post-office address when different from town.
Franconia.....	Henry H. Clark..... I. H. Glover..... C. E. Whipple.....	
Franklin.....	George R. Stone..... Mary A. Proctor..... John H. Sanborn.....	Franklin Falls. Franklin Falls. Franklin Falls.
Freedom.....	David W. Taylor..... Horace B. Nason..... Wilcomb H. Benfield.....	
Gilford.....	George P. Munsey..... Arthur L. Rollins..... Mary A. Marston.....	West Alton.
Gilmanton.....	Haven F. Gilman..... Arabelle Z. Knowles..... Frank E. Merrill.....	Gilmanton I. W. Gilmanton I. W.
Gilsum.....	Samuel W. Dart..... Benjamin H. Britton..... W. E. Renshaw.....	Keene.
Goffstown.....	Gilman F. Fa ley..... George Pattee..... Edwin Flanders.....	Amoskeag. Goffstown Centre.
Gorham.....	Mrs. A. P. Libbey..... A. S. Twitchell..... A. A. Heath.....	
Goshen.....	H. F. Nelson..... E. W. Pike..... W. T. Thi-sell.....	Mill Village. Mill Village. Mill Village.
Grafton.....	I. S. Williams..... Gilbert M. Sulloway..... Alvin S. Smith.....	East Grafton. East Grafton.
Grantham.....	Sylvester V. Brewer..... James M. Howe..... Fred C. Leavitt.....	North Grantham. North Grantham.
Greenfield.....	N. F. Cheever..... M. L. White..... Ella Hardy.....	
Greenland.....	Edward Robie..... John Hatch..... John P. Weeks.....	
Greenville.....	Herbert J. Taft..... Fred B. Hussey..... Victor L. Parker.....	
Groton.....	Josiah Wheat..... Carrie A. Hall..... Charles D. Jewell.....	North Groton. North Groton.
Hampstead.....	Miss S. O. Brickett..... Dr. W. T. Merrill..... Albert L. Joplin.....	West Hampstead.
Hampton.....	Dr. P. Jackson..... John N. Sanborn..... William E. Walton.....	
Hampton Falls.....	Henry H. Knight..... Wilfred M. Davis..... George W. Goodhue.....	
Hancock.....	Alden A. Wood..... Horace E. Hurlburt..... Daniel O. Hoyt.....	
Hanover.....	Stephen Eastman..... Samuel D. Bemis..... Edgar L. Ware.....	Hanover Centre. Etna. Enfield.
Harrisville.....	George W. Barker..... W. F. Westgate..... Charles Newcomb.....	
Haverhill.....	D. K. Davis..... Ellen E. Rogers..... Celia A. Jewell.....	North Haverhill. Pike Station.
Hebron.....	Emma M. Smith.....	East Hebron.

TOWNS.	NAMES.	Post-office address when different from town.
Henniker	Leander W. Cogswell..... John C. Cogswell..... George H. Dodge.....	
Hill.....	Charles F. Adams..... Luther L. Mason..... Curtis M. Blake.....	
Hillsborough.....	Alden P. Farrar..... Frank P. Bickford..... John W. Jackman.....	Hillsboro' Bridge. Hillsboro' Upper Vil.
Hinsdale.....	E. J. Temple..... Abbie J. Wood..... Walter E. Fay.....	
Holderness.....	Rev. Lorin Webster..... Callie C. Baker..... Winnie E. Willoughby.....	
Hollis	Franklin Worcester..... Marcellus J. Powers..... Dr. L. R. Qua.....	
Hooksett.....	George A. Robie..... Arah W. Prescott..... Eugene S. Head.....	Manchester.
Hopkinton.....	Henry D. Dustin..... Charles C. Lord..... True J. Putney.....	Contoocook.
Hudson.....	Nathaniel Wentworth..... Henry C. Brown..... Martha E. Pollard.....	Hudson Centre. Hudson Centre.
Jackson.....	James M. Perkins..... Orrin W. Hackett..... Edwin F. Drew.....	
Jaffrey.....	D. C. Chamberlain..... Miss E. M. Pierce..... Rev. M. L. Cutler.....	East Jaffrey. East Jaffrey. East Jaffrey.
Jefferson.....	M. Perkins..... E. Cotton..... J. W. Cranshaw.....	
Keene.....	E. A. Kingsbury..... C. W. Farwell..... M. J. Russell.....	
Kensington.....	Jonathan E. Brown..... Josiah D. Prescott..... Sarah Hilliard.....	
Kingston.....	H. P. Collins..... D. J. Bakie..... H. L. Sweeney.....	Newton Junction.
Laconia.....	Charles Elwin Swain..... Charles F. Sanborn..... William J. Morrison.....	Meredith Centre. Lakeport. Weirs.
Lancaster	J. E. McIntire..... G. A. Marshall..... Elwyn Goodale.....	Grange.
Landaff.....	Charles E. Noyes..... C. W. Clark.....	Lisbog.
Langdon.....	Charles Winch..... Martin Bascom..... Alvin S. Cram.....	Alstead. Alstead.
Lebanon.....	F. O. Stearns..... A. W. Townsend..... John S. Freeman.....	West Lebanon.
Lee.....	Joseph E. Jenkins..... Lewis I. DeMeritt..... B. Frank Davis.....	Lee Hill. Lee Hill. South Lee.
Lempster.....	William C. Sabine..... Hiram Parker..... Mrs. Martha F. Richardson.....	Mill Village. East Lempster.
Lincoln.....	J. R. Elliott..... George R. Pattee..... Levi Gurnsey.....	Flume House. North Woodstock. North Woodstock.

TOWNS.	NAMES.	Post-office address when different from town.
Lisbon...	Elkanah Hildreth..... William H. Simonds..... Ira Jesseman.....	Sugar Hill.
Litchfield.....	Fred L. Center..... Zachariah K. Whittemore..... Jonathan A. Marsh.....	Nashua. Thornton Ferry. Hudson.
Littleton.....	L. F. Bean..... G. L. Flanders..... M. Higgins.....	
Londonderry.....	William P. Nevins..... Albert P. Colby..... Henry Crowell.....	Derry Depot. North Londonderry. North Londonderry.
Loudon.....	Henry J. Osgood..... Charles E. Sanborn..... George W. Rowell.....	Pittsfield.
Lyman.....	Seth W. Miner..... Joseph F. Sherman..... John F. Olin.....	Lisbon. Lisbon.
Lyme.....	Arad J. Warren..... John F. Elliott..... Payson E. Fairfield.....	
Lyndeborough.....	F. B. Richards..... Abbie F. Cram..... John H. Goodrich.....	So. Lyndeborough. So. Lyndeborobgh. No. Lyndeborough..
Madbury.....	William S. Hayes..... Charles E. Demeritt..... Albert Varney.....	Dover.
Madison.....	Dr. Wilbur C. Martin..... David Knowles..... Isaac W. Frost.....	Silver Lake.
Manchester.....	W. E. Buck, Superintendent..... Rev. S. H. McCollister.....	
Marlborough.....	Warren H. Clarke..... George C. Davis..... J. M. Perkins.....	
Marlow.....	W. G. Booth..... Arthur Russel..... A. B. Eaton.....	
Mason.....	Levi W. Mitchell..... Charles B. Goodwin..... Daniel L. Alexander.....	Greenville. Wilton.
Meredith.....	Ebenezer T. Blake..... Francis J. Robinson.....	
Merrimack.....	Henry A. Harris..... Herbert A. Porter..... James P. Walker.....	North Sanbornton.. South Merrimack. Thornton's Ferry.
Middleton.....	John H. Young..... George J. Tufts..... John S. Pike.....	Reed's Ferry.
Milan.....	Mrs. Annie A. Blanchard..... Dr. A. G. Phipps.....	West Milan.
Milford.....	Rebecca F. Doane..... Charles F. Ober..... Arthur L. Keyes.....	
Milton.....	Ira A. Cooke..... Frank Haley..... E. F. Fox.....	Farmington.
Mont Vernon.....	Frank O. Lamson..... William H. Stinson..... William F. Pinkham.....	
Monroe.....	C. H. Hosford..... Hugh Nelson..... Stella Stanley.....	
Moultonborough...	James E. French..... James R. Caverly..... Joseph G. Abbott.....	North Monroe.
Nashua.....	Hon. H. B. Atherton, President..... James H. Fassett, Superintendent...	Melvin Village. Centre Harbor.

TOWNS.	NAMES.	Post-office address when different from town.
Nelson.....	Henry D. Taylor..... M. F. Hardy..... Mrs. Rose M. Barker.....	Munsonville.
New Boston.....	T. O. Knowlton..... Charles S. Colburn..... O. S. Waldo.....	Oil Mills.
Newbury.....	Mary E. Muzzey..... George J. Messer..... Mary F. Lewis.....	South Newbury.
Newcastle.....	Conrad Push..... Jesse O. White..... Moses R. Curtis.....	South Newbury.
New Durham.....	Zanello D. Berry..... H. G. Chamberlin..... Penuel C. Ham.....	Dexter.
New Hampton.....	Charles H. Ward..... George L. White..... Frank P. Morrill.....	Meredith.
New Ipswich.....	W. R. Thompson..... C. A. Preston..... A. A. Goldsmith.....	Bank Village. Bank Village. Bank Village.
New London.....	Dr. J. F. Merrill..... Martha H. Pillsbury..... Ellsworth Farwell.....	Seytheville.
Newington.....	Frederick Pickering..... Nettie B. de Rochemont..... Mrs. Edith Hoyt.....	
Newmarket.....	Charles E. Tasker..... W. H. Paine..... C. V. Doe.....	
Newport.....	P. A. Johnson..... Mrs. G. B. Chase..... Oren C. Kibbey.....	
Newton.....	Mrs. E. B. Hoitt..... Jesse E. George..... Mabel W. Glines.....	Newton Junction. Tilton.
Northfield.....	G. E. Gorrell..... C. J. Chamberlain..... Francis R. Drake.....	Tilton. Northfield Depot.
North Hampton...	George A. Boynton..... Simon H. Leavitt..... W. H. Forbes.....	Little Boar's Head.
Northumberland...	F. A. Hannaford..... F. G. McKellips..... Henry A. Cilley.....	Groveton.
Northwood.....	Edwin F. Towle..... John M. Moses..... George E. Smith.....	Northwood Centre. Northwood Narrows Northwood Ridge.
Nottingham.....	George S. Davis..... Harry P. Daniels..... Dennis L. Bryant.....	East Nottingham. West Nottingham. North Nottingham.
Orange.....	Charles H. Ford..... C. A. Ford..... Charles F. Porter.....	Canaan. Canaan.
Orford.....	Hittie R. Carr..... Thomas T. Savage..... John Ames.....	Orfordville.
Ossipee.....	Joseph Connor..... E. B. Andrews..... George S. Butler.....	Wentworth.
Pelham.....	Henry S. Russ..... Augustus Berry..... Edward M. Fowler.....	Moultonville.
Pembroke.....	Frank T. Cheney..... Henry S. Fowler..... John O. Adams.....	Suncook.
Peterborough.....	Thomas B. Tucker..... Edwin H. Taylor.....	East Pembroke.

TOWNS.	NAMES.	Post-office address when different from town.
Piermont.....	George A. Johnson..... L. E. Risley..... E. S. Underhill.....	
Pittsburg.....	David Blanchard..... John W. Straw..... Edwin S. Keach.....	
Pittsfield.....	Frank C. Randall..... Edgar L. Carr..... Henry W. Osgood.....	
Plainfield	W. P. Thrasher..... Samuel R. Sanborn.....	Meriden.
Plaistow	R. D. Woodworth..... William L. Terry.....	Plainfield. Westville.
Plymouth.....	Joab Peaslee..... G. W. Dobbins..... Alvin Burleigh.....	
Portsmouth.....	James A. Penniman..... John Keniston..... John J. Laskey.....	
Randolph.....	James C. Simpson, Superintendent.. George F. Scales..... Arthur L. Hunt.....	Gorham.
Raymond.....	Francis C. Wood..... G. H. Guptill, M. D..... L. O. Pollard.....	Gorham.
Richmond	E. S. Griffin..... Moses Cass..... John L. Howard.....	North Richmond.
Rindge.....	Mrs. Lucy J. Freeman..... George C. Rice..... Mrs. Emma A. Wellington.....	East Rindge. East Rindge.
Rochester	Walter A. Hale..... Horatio L. Cate..... Charles F. Buzzell.....	Rindge Centre.
Rollinsford.....	Henry Kimball..... A. W. Pike..... W. R. Garvin.....	Salmon Falls. Dover.
Roxbury.....	George H. Yeaton..... Charles W. Buckminster..... John A. Knight.....	Dover. East Sullivan.
Rumney	Mrs. Susan E. Atwood..... Rev. O. R. Hunt..... Dr. I. N. Fox.....	Marlborough. W. Rumney.
Rye.....	John O. Drake..... Freeman J. Locke..... Fred D. Parsons.....	Rye Centre.
Salem.....	M. H. Taylor..... Peter Batchelder..... Clinton L. Silver.....	North Salem. Salem Depot.
Salisbury.....	Edward N. Sawyer..... Fred S. Sargent..... John W. Folsom.....	West Salisbury.
Sanbornton.....	N. P. Philbrook..... Otis S. Sanborn..... James W. Sanders.....	Sanbornton. East Tilton.
Sandown.....	Edwin C. Mills..... Nellie C. Sanborn..... James A. Davis.....	Laconia.
Sandwich.....	Charles B. Hoyt..... E. W. Hodsdon..... Daniel D. Atwood.....	W. Hampstead. Centre Sandwich. Sandwich Centre.
Seabrook.....	Dr. D. W. Colcord..... William D. Eaton..... William A. Rand.....	Sandwich Centre. South Seabrook. South Seabrook.
Sharon.....	B. H. Sanders..... John B. Head..... Harry E. Morse.....	
Shelburne	James Simpson.....	Gorham.

TOWNS.	NAMES.	Post-office address when different from town.
Somersworth.....	S. C. Howe..... A. E. Rogers..... G. B. Lord.....	
South Hampton....	Albert Downing..... Frank B. Swain.....	
South Newmarket..	Charles M. Evans..... James H. Fitts..... Augustus W. Richards..... William H. Conner.....	Amesbury, Mass.
Springfield.. ..	Elwin F. Philbrick..... Ruel L. Heath..... Ella McDaniel.....	West Springfield. West Springfield. West Springfield.
Stark.....	W. T. Pike..... C. A. Cole.....	Percy.
Stewartstown	Adelia F. Wiggin..... Azro L. Owen.....	Colebrook.
Stoddard.....	Edward B. Dodge..... Mrs. Mary Reed..... Joel F. Whittemore.....	
Strafford.....	Charles W. Whitchee..... Frank G. Foss..... Alvin E. Thomas.....	North Stratford. Centre Stratford.
Stratford.....	John C. Pattee..... George W. Johnson..... Fred N. Day.....	Coös. Coös. Coös.
Stratham.....	George A. Wiggin..... C. H. Thompson..... J. C. A. Wingate.....	
Sullivan.....	Joseph N. Nims..... F. A. Wilson..... George Kingsbury.....	East Sullivan. East Sullivan.
Sunapee	E. C. Fisher..... Elwin H. Bartlett..... Erastus R. Boyce.....	
Surry.....	G. M. Reed..... J. D. Carter..... Mrs. J. M. Blake.....	
Swanzy.....	Dr. George I. Cutler..... Jacob O. Rich..... Alanson W. Banks.....	West Swanzy. West Swanzy. East Swanzy.
Sutton	Howard Johnson..... Joseph Johnson..... Mary A. Davis.....	South Sutton. North Sutton. North Sutton.
Tamworth	Leslie O. Meader..... Charles F. Huckins..... Henry T. Hodgkins.....	
Temple.....	Martin Fiske..... William P. Bacon..... Ella C. Wheeler.....	Chocorua.
Thornton.....	Frank D. Lyford..... Frank Fox..... John W. Pattee.....	Campton Village. West Thornton. West Thornton.
Tilton.....	Horace Sanborn..... W. H. H. Rollins..... W. B. Fellows.....	Sanbornton. East Tilton.
Troy	F. Ripley..... John H. Congdon..... Miss A. M. Harris.....	
Tuftenborough....	H. F. Hodgdon..... J. A. Edgerly..... Thomas H. Blaisdell.....	Mirror Lake. Centre Tuftenboro'.
Unity.....	Sumner M. Straw..... Elwyn H. French..... Bela Graves.....	Claremont.
Wakefield	John S. Roberts..... Rev. A. G. Smith..... Fred B. Shorey.....	East Unity. Wolfeborough June.

TOWNS.	NAMES.	Post-office address when different from town.
Walpole	James H. Brown..... Henry E. Putnam..... John L. Houghton.....	Bellows Falls. Drewsville.
Warner	B. F. Heath..... Addison Gilmore..... F. W. Johnson.....	Melvin Mills.
Warren.....	G. H. L. Head..... E. L. Houghton..... David Hibbard.....	
Washington.....	Sumner N. Ball..... George N. Gage..... Rev. W. H. Dawden.....	East Washington.
Waterville.....	S. B. Elliott..... George Drake..... Levi Dolloff.....	
Weare	J. R. B. Kelley..... Luther Clement..... Jason P. Dearborn.....	East Weare. South Weare.
Webster.....	Henry Dodge..... Joseph H. Noyes..... Warren Abbott.....	
Wentworth.....	Thomas Huckins..... Charles Whicher..... W. E. Piper.....	West Rumney.
Westmoreland.....	Charles M. Scovell..... Henry C. Leach..... George S. Aldrich.....	East Westmoreland.
Whitefield.....	William Barnett..... William H. Parker..... Alice M. Dodge.....	Westmoreland Depot.
Wilmot	Fred E. Goodhue..... John M. Carr..... George E. Tewksbury.....	Wilmot Flat.
Wilton.....	Mrs. Jennie F. Barnes..... Rev. T. O. Harlow..... William D. Stearns.....	
Winchester.....	Martin A. Brown..... L. M. Morse..... J. H. Vincent.....	East Northfield, Ms.
Windham.....	William C. Harris..... J. W. M. Worlege..... Hiram S. Reynolds.....	West Windham.
Windsor.....	John G. Dodge..... Albert J. Gray..... Herbert F. Dresser.....	Hillsboro' Up. Vill. Hillsboro' Up. Vill. Hillsboro' Up. Vill.
Wolfeborough.....	P. A. Horne..... J. H. Warren..... E. H. Lord.....	North Wolfeboro'. Wolfeborough Falls.
Woodstock.....	Daniel Clark..... Fred M. Gilman..... Daniel B. Baston.....	North Woodstock.

A LIST OF THE BOARDS OF EDUCATION

IN DISTRICTS ORGANIZED UNDER SPECIAL ACTS, AS
REQUIRED IN THE ANNUAL REPORTS.

ASHLAND.—W. F. Harris, S. C. Baker, D. N. Pollard, M. W. Shapleigh, F. M. Hughes, Hiram Hodgdon.

BARTLETT.—

BETHLEHEM.—George T. Cruft, H. A. Hildreth, George H. Farmer, Fred L. White, Elisha Swett, Charles M. Bean.

BOSCAWEN.—John C. Pearson, S. P. Heath, George Neller, Penacook.

BRADFORD.—A. P. Howe, Martin H. Huntoon, Mrs. G. A. C. Butman.

BRISTOL.—R. W. Musgrove, Mrs. L. A. Berry, Mrs. F. Kirk, C. Bishop, J. W. Savage, D. M. Calley.

COLEBROOK.—Walter Drew, B. F. Drew, Henry Leavitt, T. F. Johnson, J. I. Parsons, George Gleason.

CONCORD.—Hon. W. M. Chase, William E. Virgin, East Concord, Henry Rolfe, Penacook.

DERRY, DISTRICT No. 2.—C. S. Campbell, Mrs. John Melvin, Mrs. Charles Pettee, Elbridge Clark.

ADAMS DISTRICT.—Mrs. Abbie A. Wilcox, Elmer M. Rice, Mrs. Walter D. Stevens.

ENFIELD.—Nath. S. Wheeler, Walter Dole, Nath. E. Huntoon.

FARMINGTON.—Henry C. Waldron, James E. Davis, Albert Garland.

GILFORD.—John Aldrich, Charles L. Pulsifer, Waldo H. Johnson.

GOFFSTOWN.—Samuel Upton, Fred K. Hazen, Ernest Johnson, Dr. Frank Blaisdell, William U. Carlton, Philip Stark.

HANOVER.—E. R. Ruggles, Robert Fletcher, John K. Lord, H. H. H. Langhill.

HAVERHILL.—

HILLSBOROUGH (BRIDGE).—Brooks K. Webber, Walter S. Scruton, George W. Rawson.

KEENE.—Dr. Silas M. Dinsmoor, Fred W. Chase, Dr. Gardner C. Hill, Wilton H. Spalter, Dr. Jesse B. Hyland, F. C. Faulkner, C. C. Buffum, Bertram Ellis, Simon C. Griffin.

LACONIA.—W. N. Cragin, Superintendent.

LANCASTER.—J. W. Flanders, E. R. Kent, Charles A. Howe, I. W. Quimby, C. E. Allen, J. L. Moore.

- LEBANON.—Rev. E. T. Farrill, C. A. Dole, E. H. Thompson; West Lebanon—Dr. M. S. Woodman, C. H. Dana, Jr., S. H. Tilden.
- LISBON.—L. B. Pratt, A. A. Woolson, G. F. Savage, E. Knight, E. Davison, W. H. Weston; Sugar Hill—Jonathan Bowles, F. G. Howland, C. W. Dockham.
- LITTLETON.—W. H. Mitchell, Charles L. Clay, Melvin J. Allen, Henry F. Green, Fred H. English, William H. Bellows, B. F. Page, W. M. Silsby, Charles F. Eastman.
- MEREDITH.—Aaron S. Clough, Mrs. M. A. Norris, Dr. F. L. Hawkins, Mrs. Hattie B. Erskine, Mrs. Lillian Wadleigh.
- ROCHESTER.—Daniel Young, E. H. Meader, Willis McDuffee, Elias F. Smith, Philander Varney (Gonic), George H. Knox (East Rochester).
- ROLLINSFORD.—A. A. March, R. H. McGown, C. O. Nason.
- SOMERSWORTH.—W. F. Russell, R. W. Shapleigh, H. H. Wentworth, W. E. Pierce, F. E. Libbey, J. C. Lothrop, Rev. Father Duddy, J. A. Conley, M. A. Kearns.
- TILTON.—Mrs. L. W. S. Abbott, W. B. Gardner, L. A. Hoit.
- WALPOLE.—Rev. G. I. Bard, S. H. Porter, Charles A. Barnes.
- WHITEFIELD.—M. H. Bowker, W. H. Bailey, E. W. Snow, B. F. Lane, C. H. Thayer, C. E. Wright, Mrs. S. E. Wright, Mrs. E. M. Bray, Mrs. A. W. Miner.

PRINCIPALS OF INSTITUTIONS OF A HIGHER GRADE.

COLLEGE.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hanover.....	Dartmouth College..... Chandler Scientific Department.... Medical College..... Thayer School of Engineering.....	Rev. W. J. Tucker, <i>Pres.</i> Prof. E. R. Ruggles. Dr. C. P. Frost. Prof. Robert Fletcher.
Durham.....	N. H. College of Agriculture and Mechanic Arts.....	Rev. C. S. Murkland, <i>Pres.</i>

NORMAL SCHOOL.

Plymouth.....	State Normal School.....	C. C. Rounds, Ph. D.
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ACADEMIES, SEMINARIES, HIGH AND SELECT SCHOOLS.

Amherst.....	High School.....	C. A. Crooks.
Andover.....	Proctor Academy.....	Rev. James F. Morton.
Atkinson.....	Atkinson Academy.....	T. B. Rice.
Berlin.....	High School.....	George F. Babb.
Bethlehem.....	High School.....	J. King Gannett.
Bristol.....	High School.....	A. F. Seymour.
Canaan.....	Union Academy.....	Elsie K. Jackson.
Canterbury.....	Kezer Academy.....	Rev. H. W. Small.
Charlestown.....	High School.....	J. H. Johnson.
Claremont.....	Stevens High School.....	M. C. Smart.
Colebrook.....	Colebrook Academy.....	James Monohon.
Concord.....	High School.....	John F. Kent.
	St. Mary's School.....	Miss E. M. Gainforth.
	St. Paul's School.....	Rev. Dr. H. A. Coit.
Derry.....	Pinkerton Academy.....	George W. Bingham.
Dover.....	High School.....	Frank W. Whitney.
Exeter.....	High School.....	A. Burbank.
	Phillips Academy.....	Charles Everett Fish.
	Robinson's Female Seminary.....	George N. Cross.
Farmington.....	High School.....	Fred W. Doring.
Francestown.....	Francestown Academy.....	C. E. Montague.
Franconia.....	Dow Academy.....	F. W. Ernst.
Franklin Falls....	High School.....	W. Scott Ward.
Gilford.....	Lakeport High School.....	C. L. Pulsifer.
Gilmanton.....	Gilmanton Academy.....	S. W. Robertson.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Goffstown.....	High School.....	J. A. MacDougall.
Gorham.....	High School.....	F. L. V. Spaulding.
Greenland.....	Brackett Academy.....	Annie E. Plummer.
Hampstead.....	High School.....	F. E. Merrill.
Hampton.....	Hampton Academy.....	J. Sanborn.
Hancock.....	High School.....	Henry H. Folsom.
Hanover.....	High School.....	Nellie J. Clark.
Haverhill.....	Woodsville High School.....	L. B. Purmort.
Henniker.....	Henniker Academy.....	Fremont L. Pugsley.
Hillsborough.....	High School.....	Isaac Copp.
Hinsdale.....	High School.....	
Holderness.....	School for Boys.....	Lorin Webster.
Hollis.....	High School.....	F. W. Dudley.
Jaffrey.....	Conant High School.....	Herbert L. Wilbur.
Keene.....	High School.....	Robert A. Ray.
Kingston.....	Sanborn Seminary.....	Charles H. Clark.
Laconia.....	High School.....	W. N. Cragin.
Lancaster.....	Lancaster Academy.....	D. T. Timberlake.
Lebanon.....	High School.....	Robert Forsyth.
Lebanon (West).....	High School.....	Samuel P. French.
Lisbon.....	High School.....	Charles L. Wallace.
Littleton.....	High School.....	C. A. Williams.
Manchester.....	High School.....	Albert Somes.
	Home School.....	Lucilla F. Kimball.
Marlborough.....	High School.....	Miss F. E. Hill.
Marlow.....	High School.....	Miss M. E. White.
Meredith.....	High School.....	Bertram Blaisdell.
Merrimack.....	McGaw Normal Institute.....	Elmer E. French.
Milford.....	High School.....	F. J. Allen.
Milton.....	Nute High School.....	William K. Norton.
Mont Vernon.....	McCullom Institute.....	J. B. Welsh.
Nashua.....	High School.....	Lemuel S. Hastings.
New Boston.....	High School.....	W. H. Huse.
New Hampton.....	New Hampton Lit. and Bib. Inst..	Frank W. Preston.
New Ipswich.....	Appleton Academy.....	William A. Preston.
New London.....	Colby Academy.....	George W. Gile
Newmarket.....	High School.....	E. W. Newton.
Newport.....	High School.....	F. O. Chellis.
North Hampton.....	High School.....	William D. Tillson.
Northwood.....	Coe's Academy.....	F. L. Pattee.
	Northwood Seminary.....	
Pembroke.....	Pembroke Academy.....	Isaac Walker.
Peterborough.....	High School.....	Ella C. Abbot.
Pittsfield.....	High School.....	James H. Johnson.
Plainfield.....	Kimball Union Academy.....	W. H. Cummings.
Plymouth.....	High School.....	C. C. Rounds.
Portsmouth.....	High School.....	Irving H. Upton.
	Boarding and Day School.....	Miss A. C. Morgan.
	Commercial College.....	Lewis E. Smith.
Raymond.....	High School.....	Lizzie C. True.
Rochester.....	High School.....	William M. Allen.
Rollinsford.....	Franklin High School.....	Fred Serex.
Sandwich.....	Sandwich Academy.....	Mrs. A. E. R. Beede.
Seabrook.....	Dow Academy.....	James A. Coleman.
Somersworth.....	High School.....	J. M. Russell.
Strafford.....	Austin Academy.....	A. E. Thomas.
Tilton.....	N. H. Conference Seminary.....	Rev. J. M. Durrell.
Walpole.....	High School.....	Abbie E. Wiggins.
Warner.....	Simonds Free High School.....	Jesse M. Barton.
Washington.....	Tubbs Union Academy.....	F. P. Newman.
Whitefield.....	High School.....	Henry W. Hurd.
Wilton.....	High School.....	George I. Adams.
Winchester.....	High School.....	W. O. Smith.
Wolfeborough.....	Brewster Free Academy.....	E. H. Lord.

JAMES W. PATTERSON.

A SKETCH OF JAMES W. PATTERSON AS AN EDUCATOR.

BY REV. GEORGE W. PATTERSON.

I.

The succession of events in the lives of men is logical, not accidental. Chance, is the explanation of those who fail to perceive the hidden sequence of cause and effect. Not three sibyls, plotting in the skies, but the man himself holds the thread and shears of his own fate.

It was not alone the accident of birth that, at the opening of his career, identified James W. Patterson with the educational interests of New Hampshire, and in the maturity of his experience made him the founder of the new education in the common schools of his native state. Faculty and force of character in one field of endeavor opened the way into related fields of effort. The wise steward comes into the wider stewardship. Increase of opportunity and the larger task are the lawful wages of work well done.

Born at Henniker, July 2, 1823, on the southern slopes of the commonwealth within the graceful curves of the Contoocook, and prepared at Manchester on the intervalles of the Merrimack for the larger mastery of science and letters, it was but natural that his choice should turn to that honorable college among the northern granite hills on the banks of the broad Connecticut. Early study had been sweet and precious, not only for its own sake, but because procured by sweat of brow and brain on farm and in counting-room; and it was with eager eye and a rising heart that, at the age of twenty-one, in the autumn of 1844, the

ardent student for the first time looked upon Dartmouth Hall and the sweeping campus shadowed by stately elms. Little did he imagine that through all the after years of a full and faithful life the Old Pine, with Ascutney in the blue distance, the Vale of Tempe, the walk to the Ferry, the Common, would be to him familiar scenes! Little did he know that the Bell on the Old Chapel would be an accustomed sound and musical with memories, until the music of another world should quiet the fever of the spirit and give to the weary heart rest! Nor did he dream that to the college of Webster and Choate and Chase, he was to add yet another name for eloquence and learning and the noble gift of statesmanship! But the heart that had burned on the threshold of a new world of truth never for one hour during the four years of the college course lost its noble fire. Invincible industry and a genuine intellectual force marked the mature student. With an application as penetrating as it was persistent, the diverse studies of the curriculum were mastered. The brilliant scholar shone in the open debate and discussion of the great literary fraternities, winning an equal distinction on rostrum and in recitation-room. Making it the habit of his mind to reason as he read, garnered truth became the seed-corn of thought. Thus the scholar rose into the thinker, and "knowledge" passed upward into "power." It was a manifold discipline.

When a classical education was on the distant horizon of Mr. Patterson's future there were those who sought to dissuade him from the difficult goal. But with the instinct of true greatness, and the impulse of an ambition wholly noble, he refused to labor simply for the meat that perishes. A modest man always, and diffident in his youth, he yet must have been conscious that there was in him the talent to utilize the larger opportunity. We may go back in thought to the eager time of the breaking of the soil and the sowing of the seed, but from our eyes the golden days of fruition cannot be hidden. We see the resolute hand seizing the sword that shall flash up the rocky steep and gather spoil, but we see, also, the laurel twining with that sword! As we watch the collegian climbing into the mastery of the higher mathematics, we know that as an instructor in the college

of his graduation he will by the charm and lucidity of his exposition fling a fascination over studies that have been repellent to the human mind even from the time when the Roman soldier cut short with angry steel the geometry of Archimedes, refusing to leave the diagram that he had traced in the sands of Syracuse! As we see the eager scholar listening in the watches of the night to "the music of the spheres," we know that as professor of astronomy in the scenes of his pupilage he will brilliantly mingle the light of his own mind with the light of other worlds. As we see the recipient and emulative student sitting at the feet of Pericles and Cicero, the knowledge is ours that he will step into the modern forum with the Greek refinement of the one and the Roman fire of the other. And seeing the strong man in the act of putting on the whole armor of education, we know that he will become by grace of endowment and equipment a great educator. Glad are we, thrice glad, that he sought wisdom in her extended metes and bounds, knowing that the larger seeking was to issue in the larger service.

II.

Graduating from Dartmouth College in 1848 with "honors" that should call him back to a scholar's chair, the successful collegian became for three years principal of the Academy at Woodstock, Connecticut. He found the school at a desperate pass, but, having learned in struggle the secret of success, he steered with patient hand the threatened bark into prosperous waters. He drew about him a large pupilage, and stirred in them the scholarly spirit. His industry that knew no pause inspired industry. His energy was contagious. The enthusiasm of truth that he felt, and kindled in others, was a hunger for spiritual no less than for intellectual wisdom. He was not the cold preceptor, seen only during the sessions of the school, and never truly known by his pupils, but an elder brother and friend. He was a companion in study. Precious letters testify to the closeness of the bond between teacher and pupil. From the first the wonderful personality of the man played its commanding part in his career. The warm sympathy of his nature,

his manly love, mingled with his splendid force a gentle grace, a noble sweetness with his singular strength. The Master of all truth, and the Teacher in all points perfect, spoke with authority; but He, also, said to those whom He taught,—“Ye are my friends.” Mr. Patterson lifted education to its diviner levels. In all his course he made instruction not simply a public function, but a private friendship.

During his happy novitiate in the old town with its village green, typical of New England in its manners and its men, it came to be known that in the able administrator of an academy education had found not simply a silent force, but an eloquent voice. His stimulus was to sweep beyond the seclusion of the schools. He was to be a teacher in the universities of the common people,—the hustings and the lyceum. It was with the eager suffrage of his first hearers that Mr. Patterson began that unofficial public career whose pay is in reputation more than in coin of the realm! From that time forth platform address became the habit and honor of his life. It was the larger phase of the scholar's vocation. The pregnant pen, once taken up, was never again laid down. At the bi-centennial of Woodstock in 1886, he was chosen to tell the story of the academy, running like a thread of gold through the history of the town. With a perfect grasp of his material and the power of an unconfused perspective, or the gift of clarifying and grouping details, an incisive phrase and a living force of mind that put the breath of life into all that he wrote or said, who better than he could reanimate the past! Our quiet local annals, no less than the noisy rehearsals of war and angry debate on a larger and more pretentious stage, are dark and pathetic with the strain of human greed and passion; but in the modest history of a town, as in the swelling narrative of a kingdom, men eager for the good may find the blameless and beautiful story of Learning and Religion. It was a labor of love for Mr. Patterson's pen to unravel from the harsher memories of diplomacy and politics the kindly record of struggle and sacrifice in behalf of school and church. Nor did that pen fail in devotion and fire when recording the heroism of soldier or civilian in the service of the state.

III.

With an abounding energy whose ample reserves could not be exhausted by the special task, the principal of Woodstock Academy in the leisure of late hours closed his Homer and Virgil only to open his Blackstone and Kent. It was the addition of jurisprudence to those elements of a liberal education already acquired. But under the persuasions of Henry Ward Beecher, who like another Nehemiah, carried in his heart a glowing sense of the greatness of his vocation, he turned from the confused world of legal precedents to the orderly sphere of moral principles, entering the school of the prophets at New Haven in 1851, drawn thither by the fame of President Taylor. An eloquent advocate and a profound jurist were lost to the courts. The arrows of injustice, aimed at the weak and unprotected, would have broken upon his shield. He who, in the large and serious debates of Congress, spoke always to the closest attention of his hearers, would have stood before the judiciary among the foremost legal scholars and thinkers. But while the student, driven by the quick spirit that was in him, was throwing his whole personality into the study of theology, he was invited to become pastor of a church in Providence, Rhode Island. That Mr. Patterson would have been one of the foremost pulpit-orators of his generation, none who knew him will doubt. His delivery rose and fell with the matter and the occasion, and, as the purpose suited, was playful, persuasive, convincing, conversational, dramatic, commanding. And beneath the action and elocution of the orator, beneath the rhetoric and the thought, was the tidal force of a spirit determined, dauntless, and devout. But as the young preacher leaned towards the pulpit that, perhaps, seemed providential in a double sense, there came to him his Macedonian call.

IV.

The letter is before me that was to change the currents of a strong life. It is written upon the thin blue paper common to the time, bearing date "July 31, 1852," and signed with the autograph of the president of Dartmouth College,—“N. Lord.”

It was a letter pressing upon Mr. Patterson the acceptance of a tutorship in his alma mater and the "care" of the "Chandler School," then newly "organized" by the Trustees, but not yet launched on the uncertain sea of experiment. The survival of the fittest is not more a law in the evolution of races than is the selection of the fittest a law in the evolution of reputations. Mr. Patterson's distinction as an undergraduate gave no uncertain promise that in him the able and inquisitive pupil would become the accomplished and gifted professor. And his success at Woodstock, not simply as a teacher, but as one competent to attract young men to himself and augment attendance upon his instruction, may have raised the conviction that he possessed not alone instructive talent and the genius of the Socratic question, but also that faculty and force that administers and expands a school. "It is of much consequence," wrote the president, "to have a good beginning." It is not unusual for the scholar of a notable rank to be called back by his college as a tutor, pending his entrance upon a professional career. But it was not the ordinary proposal that came to the young graduate in the midst of theological studies, who only the year before, with an action and delivery remembered to this day, had by election of the professors given the Master's Oration. It was, indeed, an honor to have conferred upon him, in connection with his tutorship, the charge of a venture freighted with many precious hopes. The invitation, honorable in itself, was in its urgency doubly honorable. A professor hurried from Hanover to New Haven to add oral to the written persuasions, and returned with an affirmative answer. The special enterprise entrusted to his keeping was administered with ability, and the unpretentious school of science and the modern languages developed into the scientific department of a stable college.

The moral element entered into all the choices and espousals of Mr. Patterson's career. When, therefore, the student of divinity turned from the sacred scenes of Sinai and Olivet to enter those spacious fields of which honeyed Hymettus and high Olympus are the radiant hills, the decision was one of duty,—and, I doubt not, of destiny. Though a preacher of the truly prophetic order was lost to the church, a sincere and splendid

moralist was gained for school and state. In all his noble performance of secular duty the dominant note was the spiritual. He might turn from the writings of Judah to those writings of Greece and Rome that are "sacred" only in the name of genius, but the Oracles of God never dropped from his hand. He longed to see men become the sons of the Most High. He is remembered as a splendid exemplar of the Christian professor. He acted upon the principle that the college is founded to educate character. With enthusiasm and power he taught in the several departments that successively fell to his charge, brilliant, alike, in every chair, whether of mathematics, astronomy, or meteorology. And at a critical juncture, when certain chairs were simultaneously vacant, he carried the duties of a multiple professorship with credit to himself and justice to the varied branches of instruction. Yet, in a sense, the teaching of righteousness was his paramount concern. It has recently been emphasized by the president of Dartmouth College that while the university stands for culture, the college stands for the religious idea. In his desire to make the seeker of the beautiful and the true a seeker, also, of the good, Mr. Patterson was loyal to the foundation upon which as an instructor he stood, and in leading the student into divine knowledge he fulfilled a function of the college professor. As an educator in his relations to the common schools he sowed with eloquent voice in the popular conviction the truth that the school executes but half its mission, and the lesser half, when its formative influences are intellectual alone, and not moral.

It was a circle of rare impulse and intelligence into which Mr. Patterson came in the fall of 1852, four years after graduation, when, at the age of twenty-nine, he entered upon those duties at Dartmouth College outlined in the letter of President Lord. With deference, nay, with diffidence, the young teacher came among his old instructors. The tutor by preferment of merit became professor, and stood in that capable group, in gift as in office, *par inter pares*. As a professor he became a moulding force in the educational life of the commonwealth. He put the stamp of his instruction upon all who came up to the college from within our granite borders. But he touched a

constituency larger than a single state could furnish. He exercised an influence upon the receptive young manhood not alone of New Hampshire and New England, but of the country at large. His was a personality that impressed itself upon the plastic mind and heart of the college world. Warm, affectionate, sympathetic, eloquent, of a splendid enthusiasm and energy, and abounding in mental and moral force, he drew to himself the fresh, full life around him, and inspired a pupilage that he was paid only to instruct. And in all the fulness of the subsequent years, after graduation as before, he kept the affection and reverence of his "boys." Those whom he had taught at Old Dartmouth gloried in his later fame. And whenever they spoke of him as orator and statesman, the devotion of their youth softened and made tender the speech of the maturer years. Those who had known him as professor were not surprised at his greatness on the hustings and in the halls of congress.

V.

Mr. Patterson taught and lectured in the teachers' institutes as early as 1854, but he first came into official connection with the educational system of New Hampshire by the assumption in 1857 of the visitorial duties of commissioner of common schools for the county of Grafton. He held the office four years, adding its arduous activities to his ample work as professor in Dartmouth College. "A deep interest," he wrote in 1861, "in the common schools of the state has induced me to consent to labor in their behalf when overtasked by other professional duties and cares." Mr. Patterson loved the common schools because he loved the common people. "The common schools," he said, "are the people's colleges." He loved the common schools because he loved New England and the commonwealth of his nativity. "Intelligent men and women," he wrote in 1858, "are the great staple of New England. We cannot compete successfully with the West in agriculture, nor with the middle states in commerce. But, happily for us, these are not the only nor the chief sources of national power and influence." And he loved the common schools because he loved the Republic. "A nation

of scholars," he said, "can never be enslaved." And again : "There is a constant drain upon New England of youthful vigor and intelligence in its ceaseless tide of emigration. It is our business to educate those who are to found new states and mould society. And herein is involved an exalted privilege and a fearful responsibility. For the most part, those whom we send forth, and those whom we retain at home, will be educated in the common schools. The patrons of popular education are the real friends of freedom." In addition to a conscience that pressed to the remotest fulfilment of accepted duty, and a zeal of good works that felt the spiritual opportunity of his commission, the commissioner brought to his office the large intelligence of the patriot and statesman. In him the citizen was not lost in the scholar.

The principle of school inspection by those having authority to criticise and recommend is vital to the prosperity of any system of public instruction ; but the effectual application of the principle is measured by the fidelity, tact, judgment, scholarship, and public-spirit of the inspector. Good men are essential to a good office ! The inspection of public schools should be performed by those conversant with the science and art of teaching, and in close touch with wide areas of experience. Town officials, however faithful in their supervision of the local schools, are not, as a rule, able to fulfil the larger functions of visitation, for they cannot be familiar with either the doctrine and practice, or the manifold *experimenta*, of modern education. When Mr. Patterson became county commissioner he brought to the office those qualities essential to its largest utility, and yet seldom found in combination. He was a graduate from the common school. He had drummed his heels on the scholar's bench, and struck his ferule on the teacher's desk, and he was able to speak to the point, because as scholar and teacher he had occupied every point of view. There was none of the madness of the doctrinaire in his methods. The Scotch blood that flowed through his brain gave a practical caste to all his conclusions. Some men accept theories because they sound well ; others because they are sound. The theories of the commissioner were "working" theories, because he had worked with

them. He was a student of the psychology of education. His ideal of a true scholarship was not accumulation of knowledge, but its assimilation. The brain was not to be buried alive under books, but books were to be built into the brain. A true instruction would not cram the memory and cramp the reason. The function of the teacher was to make men, not memorizers. A little knowledge was better than little thought. "The relations and the reasons of things," wrote Mr. Patterson in 1858, "should be demanded by the teacher, and reviews insisted upon, till knowledge is permanently fixed in the mind and made familiar. In this way discipline is secured and learning is made practical; facts assume their natural relation to kindred facts and can be commanded at will; a philosophical memory is strengthened, but does not usurp the functions of reason; the understanding is enlarged and the mental acquisitions become suggestive of independent and original thought."

It was a philosophy of education that must produce not book-worms, but men of brain. But while the commissioner emphasized that "knowledge is a possession and personal power only as it is digested and made a part of the mind itself," he did not fail to emphasize that the moral "ends of education are to make known to man the nature of his relations to the world and his fellow-men, and to elevate his thoughts and aspirations, his affections and labors, to the sphere of a diviner life." Mr. Patterson sought for the scholar "a symmetrical growth of intellectual and moral power." He desired to see the common school an educator of the whole man, training him not alone for civic and economical, but, also, for social and ethical duties. He urged the teacher to divide and distribute his energies, seeking at once to enrich the memory, to discipline the reason, and to exercise the conscience of the scholar. Nor did he ignore the physical basis of mental vigor and the relation of the "animal spirits" to the spirit in man. It was a conception of education many-sided, like the nature of man himself. Naked acquisition was not put before ability, nor mentality before manhood. "The harmonious deportment and judicious training of every faculty of the human mind," wrote the commissioner in 1858, "is the essential idea of education."

In the performance of his visitorial duties it was the commissioner's "earnest desire to ascertain by inquiry, observation, and personal examination, the proficiency of the scholars, the character of the discipline and instruction, the classification of the schools, the number and kinds of books used, the methods and qualifications of teachers, and, by friendly counsel, to incite the scholar to zeal in study, regularity and punctuality in attendance, correctness in deportment, cheerful obedience to the teacher, and to awaken in his heart a just ambition to do right." It was a large and noble purpose, and in the fulfilment of it the commissioner did not spare himself, but poured out freely of the riches of his nature. Here the practical sense of the educator had ample play. Here the scholar found scope for his enthusiasm. Here the moralist found matter for his argument and appeal. And here the spontaneous eloquence had free course. In his inspection of the schools of Grafton county, Mr. Patterson was an inspirational force. Into the little school-house upon the lonely road, as into the halls of the great college where he taught, he carried the charm of his presence, the sweetness and light of his spirit. He entered the school a stranger, but left it a friend. His cordial manner, his pleasing and affable address, the entire absence of the pride and formality of office, instantly put teacher and scholar into perfect possession of themselves. They were conscious of having been at their best before the commissioner, and found themselves better teachers and students because of the stimulus and suggestion of his visitation. His criticism never offended, because it was delicate, gracious, and kind. He was a man full of grace and truth, both of mind and soul, and of his fulness the schools of the county received. "So genial and sunny," writes an old teacher, "so deeply interested in his work for the best interests of the schools, was he, that I did not wonder that the teachers wished to go about with him and learn the methods of his instruction."

By virtue of his office the commissioner was not simply an inspector of schools, but a lecturer to the people. The day of inspection closed with an educational address in either the town hall, village church, or the most central schoolhouse. "The character of the evening exercises," wrote the commissioner,

"was determined somewhat by the observations of the day. Commendation and encouragement were given wherever they were obviously deserved, and changes and improvements suggested wherever they seemed to be required. My main purpose was to show how intimately and absolutely all the great interests of society are involved in popular education, and thereby to awaken a public sentiment and to concentrate thought upon the importance of improving the character of our common schools." The commissioner was a man of the larger outlook. He felt that it was the privilege of the school to make not only scholars, but patriots. The relations of school and state were never absent from his thought. Nor was the moralist lost in the statesman. He recognized and enunciated the relations of school and church. He realized that whatever was planted in the character of the child must fructify not only in the ultimate citizen, but in the eternal man. "It should be the noble office of the school," he wrote in 1861, "so to prepossess and fortify the mind of youth with the love of country and of virtue, that in after life it may turn as quickly and reliably to the right, in every dark and perilous crisis, as the needle to the pole. Nobleness and elevation of character are as little the result of accident as intelligence and refinement." Mr. Patterson knew well that the guardians of the common schools are the common people. He knew that the popular instruction must rise or fall with the popular interest. With his power of popular and impassioned address, his ability of bringing to bear upon the reason and conscience of the people the highest sentiment and the farthest reach of thought, few men have lived more capable of imparting to the democracy a quickened perception of its obligations. In Germany the schools are controlled by the state, but in America they are in the control of the commonalty. Men able to teach and lead the responsible citizenship of the country are a necessity of the American system of education. But such men are the universal necessity of a republic. Popular incapacity is the peril of democratic institutions. But that peril is the pledge that the people will be made capable and intelligent. In our danger lies our safety!

The teachers' institutes held by the county commissioner

were popular, practical, and of patent utility. Teachers were brought into contact with the best *personnel* of the profession. Professors from Hanover taught and lectured in the institutes to the mutual benefit of college and commonwealth. The practical test,—Have you tried it? Does it work?—was applied to all theory. But apart from his wide experience and level judgment, the eager spirit of the commissioner imparted to these conventions over which he presided a great animation and enthusiasm.

VI.

During the four years of his service as county commissioner Mr. Patterson held the position of secretary of the board of education, and in the fulfilment of this function, as in the writing of his special reports as inspector of the schools of Grafton county, there sprang up the beginnings of a large and valuable contribution to the educational literature of New Hampshire, whose later embodiments are to be found in his twelve reports as superintendent of public instruction, and, also, in published addresses upon education and related themes. These early reports, though composed under the compulsion of office, were written *con amore*. In all that should characterize educational discussion, in power to inform and inspire, in searching practical suggestion, in succinct statement, in sweeping generalization and grasp upon the special subject, in eloquent appeal to scholar, teacher, parent, and patriot, in vivid and vital presentations of the larger relations of the theme, these reports are masterpieces, and of permanent value to the student of education. The secretary's report for 1859 is a compact and comprehensive recital of the educational history of New Hampshire up to the date of writing, and exemplifies that historical faculty that was to find a noble field in the great orations of a later day.

VII.

In 1862, Mr. Patterson represented Hanover in the legislature, and in recognition of his work as an educator was made chairman of the committee on education. His services as chairman of the select committee on national affairs and his great speech

on the war and slavery in support of his famous "national resolutions," pronounced by Attorney-General Tappan "the most eloquent and thrilling speech he had ever heard," have overshadowed his espousal of legislation looking to the improvement of the educational system of the state. He favored uniformity and fixity of text-books within certain limits, and the voluntary abolition of school districts under a permissive act of the legislature enabling towns to centralize the control of the schools and to equalize the distribution of school privileges. He drew up and reported an excellent bill providing for the supervision of the public schools. The measure contemplated the appointment of a board of education and a superintendent of public instruction with three assistants, and the division of the state into five educational districts, in each of which, annually, there should be held a normal institute. The plan, also, insured an efficient and exhaustive inspection of the schools, and instruction of the popular mind in matters pertaining to education. It was the proposal of one who had studied the situation with care and patience as an official under the system whose revision was intended, but the times were agitated and the eyes of men were upon the clouds of war. A preoccupied legislature desired to postpone remedial educational measures to the quiet times of peace. Mr. Patterson concentrated in himself the deep conviction and passionate emotion of those heroic years of war. His harangues upon the hustings, calling for volunteers, were battles for freedom. He spoke to the fiery issue with a lift, a purity of patriotism, a splendor of passion, a moral vehemence, chainless and unconfined. But his spirit was attuned to the chords of feeling that hide in every theme. From every subject he struck out music that touched the human heart. His speech in the legislature of 1862 favoring the grant of public lands to Dartmouth College has in it a spontaneous beauty, pathos, and cogency of appeal comparable to anything in the annals of eloquence. His course as a legislator in all that concerned the schools in these early years was prophetic of his later career. It rises upon the thought as a fitting prelude to the subsequent service as an educator after an intervening period, and gives to the life that we scan as a whole a logical sequence. This touch

of completion in a career signifies that the hand of Him who controls the interplay of the planets guides the movements of our human lives.

VIII.

In 1863 Mr. Patterson took the oath of office as a member of the thirty-eighth congress. It is not within the intention of this sketch to traverse Mr. Patterson's career as a legislator at our national capital. His service to the country as a statesman is not less marked by constructive work than is his service to our commonwealth as an educator. He was instrumental in the creation of the department of justice. He gave to the government a perfected consular system. Nor was his service upon the floor of congress less brilliant than his service in the committee-room. His speech upon the proposed amendment to the Constitution in 1865, was one of the great speeches of the period. His judgment soon came to be held as conclusive in all matters pertaining to education. A bill drawn by him as a member of the lower house, relating to schools in the District of Columbia, was readily accepted by the senate as a substitute for its own bill. This bill has been characterized as "the only legislation of solid substance ever enacted by congress for the establishment of colored schools in the district." The authority from whom I have quoted further says,—"The main object of the bill was to provide for the establishment of primary free schools throughout the county of Washington, in the district, outside of the two cities. It was prepared by Senator Patterson of New Hampshire, at that time a member of the house, and it was a section incorporated in it pertaining to the division of the school money in the cities of Washington and Georgetown that first effectually placed in the hands of the colored people the funds that belonged to them. To Senator Patterson belongs the honor of obtaining this meed of justice for this long abused class. Under its operation the friends of common schools were inspired with new energy, and the colored schools were now immediately brought into consideration as an established fact in the county."¹ The act of 1864 in behalf, alike, of white

¹ History of schools for the colored population in the District of Columbia, U. S. Bureau of Education, 1868.

and colored schools, entitles its author to a noble mention in the educational history of the nation. It was a double benefaction to a city and a race. But Mr. Patterson is also among the benefactors of another class in our citizenship—the deaf mutes. He was, in 1864, active in securing an appropriation from congress for the foundation of a college for the deaf at Washington. The institution bears the distinction of being “the first seat of higher learning for the deaf,” known to history. He was a trustee of the college from its inception, and, in 1889, pronounced the address at its quarter-centennial. No public legislator has been more intimately associated with the educational movements in Washington than the member of congress from New Hampshire during the ten years between 1863 and 1873, and the District of Columbia owes to him a debt that it owes to no other educator. The history of the public school system of Washington is the history of his services at a critical juncture and through an extended period.

IX.

In 1877, Mr. Patterson again represented Hanover in the general court, serving as chairman of the committee on education. His speech recommending the passage of “an act to provide for a topographical and hydrographical survey of the state,” has been pronounced by a leading journal a great educational and oratorical effort, worthy of perpetual recitation in the public schools of the commonwealth.

X.

In 1881, Mr. Patterson was appointed superintendent of public instruction in New Hampshire. The emperor Augustus and the Roman city are associated in the minds of men by that epigram that fell from the imperial lips,—“He found it of brick, and left it of marble.” The superintendent of public instruction would have been the last man to put an estimate of his work into a proud proverb, nor was there need that he should praise himself. It was noted how from year to year his ability and ardor added scope and influence to his office. Under his

administration the office became great, inferior to none in responsibility and reputation. The superintendent came to his official function with a large and varied experience, taking up the stewardship which twenty years before he had laid down. Recognized by his colleagues during his term of office in congress and the senate as a scholar and practical educator, it had been his privilege to mould national legislation in matters of education. He was a master of the subject of free and popular instruction. In drafting and guiding through both the lower and upper house the existing school laws of the District of Columbia he had performed a noble piece of constructive work, and proved himself a statesman in all that pertains to the organization of effectual systems of public education. Conversant with the common schools of the country at large, not less than with those of his own commonwealth, there was no occasion that any man should inform him of the educational needs of New Hampshire.

Not long after Mr. Patterson's entrance upon his duties the marked increase in the official correspondence made it plain that the superintendency of public instruction was assuming a large place in the popular regard. The office very soon became a bureau of counsel and information. The vexing problems and perplexities that the most virtuous school boards cannot escape, complications past all prophecy and description, were submitted to the superintendent, and by him happily solved. Evidently the new official was shod with the preparation of the gospel of peace, for his advice and proposal brought quietness to the troubled waters! His letters were straightforward, strong, easily eloquent. They were keenly appreciative of the situation, sympathetic, kind, and wise. The judicious word never failed to be written, and it was written with tact. If occasion justified it, moral indignation burned in the pungent phrases like quick fire in prairie grass. When Mr. Patterson wrote, as when he spoke, his individuality was at his pen's tip, or at the tip of his tongue. His letters breathed the great personal interest felt by him in all that made for the weal of school and scholar, and carried to the remotest points of the educational system currents of pertinent monition and stimulus.

During his twelve years of service the superintendent instituted many wholesome and wide-reaching reforms in our system of public instruction. In his last communication to the general court in 1892 he mentions "a few of the obvious way-marks of progress which have been made along the whole line of educational work since 1880." The reformer must be at once a man of thought and action. He must be an opportunist. He must launch his proposals when the tide is full and the wind seaward. But though timeliness and environment are essential conditions of progress, the paramount force is the personal factor. The reformer must be able to make his occasion. He must be able to persuade the reluctant majority. The good physician of the body politic will be able to change, as he is quick to feel, the popular pulse. The history of revolution and reform is biography writ large. The "way-marks," noted in the report of 1892, were set up by the superintendent's own hand! And his annual reports may well occupy the attention of legislators and be productive of yet other changes and improvements in our system of education, for they contain recommendations to the general court worthy of embodiment in law. In his last report, for instance, he advises the creation of county supervisors, and with a beautiful sympathy for the movements of the mind of childhood, and a noble freshness and fulness of touch with the present and the future, foreshadows the incorporation of the kindergarten into our system of public instruction.

In reading beneath the superintendent's modest and impersonal record of educational reforms consequent upon his incumbency of office, it will be found that in successive reports, and especially in the report of 1886, Mr. Patterson enunciated the importance of schools for the training of teachers in the modern system of public instruction, and urged upon the legislature the needs of our normal school. He cited the governmental action of other states and the prevailing policy of foreign governments, praying the general court not to be backward in the maintenance of normal instruction within our borders. The pride of state was in his prayer. Others were associated with the superintendent in the securing of a new habitat and an enlarged equipment for the normal school, but they would be

the last to deny that to his public appeal and private intercession belongs the credit of the new era of normal instruction in our commonwealth. He was an invaluable trustee of the institution at the time of its transition into a larger favor and usefulness. By the legislative incorporation of its faculty into the instruction of the county institutes he brought the normal school into a new and close relationship with the teachers and people of the state. When our sons and daughters were hurrying across our southern borders to the professional schools of an adjacent commonwealth he stood forth as the prophet of the proficiency of our own normal instruction. He did not rest nor hold his peace until he saw the state educating the teaching force of its own schools. His monument is at Plymouth by the Pemigewasset.

The annual meetings of the teachers' association received a new impetus under Mr. Patterson's supervision of the educational interests of the state. His strong personality inspired a strong forward movement in the organization. He imparted of his own eloquent thought to the exercises, and identified with its program the best talent and experience. He embodied the proceedings of the association in his annual reports. His interest in the organization was a part of a larger interest. He desired to see the teachers of the commonwealth "an affiliated professional guild." He stirred in them the spirit of affiliation. The increasing honor and influence of the profession was his aim. Only by a pronounced *esprit de corps* could the profession become a distinct and dominant order in the social system. The teachers as a body, and as individuals, felt that in the superintendent of public instruction they had an able coadjutor, a generous and appreciative friend.

With a devotion to the cause of popular education that not alone accepted, but also sought, increase of responsibility, the superintendent, in 1883, having in his thought a more intimate union of the normal school with our system of public instruction, urged upon the legislature the passage of an act establishing county institutes, to be supported by the conversion of the proceeds of the sale of state lands into a permanent institute fund. "Could we have," he argued, "every year, an institute in each county, intelligently and judiciously conducted, through

which the faculty of our normal school and other able and experienced educators could bring their instruction to bear upon the great body of teachers scattered through the different counties, we should soon see, I apprehend, a marked improvement in our schools of every grade. The influence of such a plan would be reciprocal. An organic connection would be established between the normal and the public schools. The spirit and methods of the professional institution would work downward and be diffused, and sympathy and patronage would come back from the teachers of the state, to give support and public favor to the institution." This is the language and large policy of a statesman and man of affairs, looking to the unification and close interplay of the educational intelligence and instrumentalities of the state. The great civilian mingles movements, as the capable soldier marshals armies,—to the mutual good of each and all. Pursuant to his recommendation Mr. Patterson was asked to prepare the bill that, in 1883, became law. In the organization and administration of the institutes the superintendent established a high precedent of excellence. No one could regret the return of the institution into our system of public instruction. The programs were models of merit. They were professional and yet popular, specialized and yet general, true to the recurrent themes and duties of the teacher's life and yet varied and without vain repetition! Old subjects had new speakers, and old speakers new subjects. "It has been my purpose," wrote the superintendent in 1887, "to vary the exercises as much as possible from year to year, and to provide for all grades, and present new lectures at these meetings. It should be remembered, however, that our teachers change, that successive classes of children must be taught the same things, and that the curriculum of studies in our public schools is limited. We and the incidents of life are new, but the great duties of life revolve in orbits, and return, year by year, to successive generations." In repeated instances, without remuneration and beyond the requisitions of the statute, the superintendent augmented the exercises of the institutes by lecture, address, and discussion. His contributions were rich in enthusiasm, meditated knowledge and experience. The person-

ality of the president, his persistent hope and patient courage, the openness of his mind toward the newest phases and latest proposals of education, his lofty conception of the teacher's vocation, imparted to the institutes an atmosphere and influence independent of the letter of their program. The complexion of those county conferences may be forgotten, but the form and feature of the eloquent and impressive scholar and educator who presided, his moral and physical presence, will not fade from the memory. In his financial management of the institutes Mr. Patterson was a wise steward. By economy in the use of the annual income of the institute fund he in less than nine years added more than ten thousand dollars to the invested principal. It was a management, however, not parsimonious, but prudent. The institutes were of the first merit. They were "attended each year by more than a thousand teachers with an ever increasing interest." The superintendent performed a double service in bringing back, and making popular, an educational force that in the past had been unjustly criticised. "The educational influence of these meetings upon the community," he wrote, "in showing to the people what schools and teachers should be, and in elevating the standard of education, is hardly inferior in value to what they accomplish for the teacher."

In 1883 the teaching of "physiology and hygiene with special reference to the effects of alcoholic drinks, stimulants, and narcotics upon the human system" became compulsory in our common schools. The passage of the law was ostensibly due to agitation and petition by national and local temperance organizations. But those conversant with the inner history of this legislation are aware that the bill would not have passed without the advocacy and personal influence of the superintendent of public instruction. In 1887 an amendment broadened the scope of the law, and provided against its evasion. This famous temperance enactment would have been but a dead letter had not the superintendent been "deeply interested in the execution of the law." In 1891 temperance was taught orally in 956 schools of the state, and by text-book in 1,050 schools, only 229 schools having failed to comply with the statute. "The success of the law," its guardian was able to write, "has

surprised its most ardent friends." In securing its enforcement, as he had secured its enacting, the superintendent argued that "we put into the ground what we would garner in the harvest, and by the same law we must put into the mind, in the seed-time of its existence, what we would gather in the life and character of manhood."

It was in the fifth year of his large activities in behalf of our common schools that Mr. Patterson accomplished in New Hampshire what Horace Mann had accomplished in Massachusetts, making our commonwealth the second among the northern Atlantic states to enter upon the new order in education. In the educational history of New England the great educator of the Bay state and the brilliant scholar of our granite hills will stand side by side as pioneers of the modern movement. In securing "without any bias of party spirit" the passage by the legislature of 1885 of the bill establishing the town system of schools the superintendent introduced into the commonwealth the new education. Terms are relative. Ancient forms and institutions crystallize a-fresh when the conditions of the past repeat themselves. Like the tidal action of the sea, history is the ebb and flow of eternal forces and principles. The educational system now prevalent in New England is not, indeed, novel and without precedent, but a return under the dictates of a decreasing census to that policy adopted by the fathers when the population in the rural parts was scant and thinly distributed, though not for the reasons that now exist. Agriculture distributes, but manufacture segregates, populations. The farms are deserted for the shops. The urban population by seaside and river is replenished at the expense of the population on hillside and brookland. The emblems of our dominant industrial life are no longer the plow and the rake, but the water-wheel and the stationary engine. It is a striking circumstance that one who had placed the public schools of the District of Columbia upon an improved and permanent footing found after many years in his course the duty of doing a like work for the common schools of his native state. It is as if a higher power apportioned the service of our lives.

The task of establishing the schools of New Hampshire upon

a basis consistent with the changed social environment was not taken up with either the passion of the agitator or the ambition of the political aspirant, to whom revolution and reform are but public means to private ends. The transition from the district to the town system of schools was carefully considered and espoused with reluctance. "Your superintendent," wrote Mr. Patterson, "fully aware of the personal labor and misunderstanding it would occasion, gave himself reluctantly to the advocacy and defence of the change only when convinced that it was his duty to do so in view of the advantages it would bring to the state. A perusal of the reports for three or four years previous to 1885 will show that the measure was not entered upon without much reflection and a thorough canvassing of the whole subject." In his report for 1882 the superintendent stated the objective point of the educational reform that had become a necessity: "The schools in agricultural communities are those which trouble and perplex the friends of education. Many of these are so small, so short, and so poor, that they do next to nothing for the education of the children; and how to make them larger, longer, and better, is a difficult problem to solve." It was a waste of sound doctrine to preach the union of school-districts whose pupilage had become decimated by the drift of population to the manufacturing centres, for stubborn prudential committees would not put the sensible proposal to the practical test. It was not easier to unite weak schools than it is to unite weak churches.

The superintendent knew that "from the legal establishment of schools in 1647 to 1805, a period of one hundred and fifty-eight years, schools had been organized and maintained by the *town*, under the direction of the selectmen." An impoverished pupilage in the rural parts seemed to invite a return to a system conceived under conditions of a sparse population, and administered with success during a period of more than three half centuries. The district system of 1805 originated in density of population. The selectmen, as if unconscious of the law of supply and demand, maintained the schools *in statu quo*. Scholars were born, but school-houses were not built! But the law of a true economics after a time proved stronger than the

false and arbitrary economy of a penny-wise policy, and in 1805 "it was believed that, by judiciously dividing the towns, schools might be brought to the proper dimensions for the best work, and by localizing, and so concentrating the interest of each neighborhood upon its particular school, a more liberal support and a more constant supervision of the education of the children might be secured." But seventy-five years after the creation of the district system the schools outside the towns and busy villages were not too large, but too small! The maintenance of a school for three, six, or a dozen scholars, when it was feasible to combine several schools into a single school of thirty scholars, was a prostitution of popular education, and a wrong upon the children of the commonwealth. There was no longer the occasion for the partition of townships into educational districts and the multiplication of schools. If the school-districts refused to unite, they must be destroyed. Only the centralization of the control of the schools could secure an equable distribution of school privileges and the most profitable expenditure of the school revenues. Population, and not physical geography, must determine the location of schools.

The school law of 1885, wrote the superintendent who inspired it, "originated in the most patriotic and unselfish purpose to lift the educational interests of the people out of a system which had exhausted its power and furnished no hope of improvement." The legislation secured by Mr. Patterson was not simply the product of "able and protracted discussion" on the carpet of the general court. The argument within the halls of legislation was the echo of a larger debate. That wider controversy, pouring itself with increasing force from 1881 to 1885 through all the channels of popular agitation and appeal, had its origin and stimulus in the superintendent of public instruction. "The first and most difficult work of every man who would reform the law is to enlighten public sentiment." Mr. Patterson knew whereof he spoke when in 1892 he wrote these words. Our present system of education is the ample proof that he who formulated it had in himself the constructive faculty of the statesman, the sympathy and outlook of the patriot, and, in the nobler sense of the phrase, that political

genius that informs and focalizes public opinion. With indomitable spirit and indubitable power, in official report, on platform, in special conference with committees of the legislature, and in private conversation, the superintendent argued the question of the town system in all its scope and reach. The discussions of the system in his annual reports are, in lucidity and eloquence of statement and in vigor and variety of argument, masterpieces of exposition.

When his proposal had received legislative seal and approval, Mr. Patterson wrote with the joy of one whose heart was with the children of the commonwealth,—“It will no longer be possible for a childless district to rob the town of funds raised for the discharge of a great and sacred obligation. It will no longer be possible for a rich district, by squandering surplus funds on a few pupils, to deprive all the other scholars in town of a portion of their legitimate schooling. It will no longer be possible for the village child, unless under special act, to secure thirty or forty weeks of schooling, while the boy or girl on the farm gets but ten or fifteen because he happens to live in a poor district. It will no longer be possible to limit a heavy taxpayer in a poor district to half the schooling of a non-tax-payer in a rich one. The law makes the town, as at the first, the political unit of the state, and is in the interest of equality and fair play. There will always be an experienced and responsible board to hire teachers, disburse funds, supervise schools, and see that all children of the town are properly and impartially taught. No one can fail to see that the new law, while it may slightly restrict the privileges of a few, is framed in the general interest, and specially of the sparsely settled districts. Is not that in the spirit of true statesmanship?”

The grasp upon detail, the impassioned argument, the cumulative and concrete statement, displayed in this passage, enabled the superintendent of schools to rouse the indifferent, persuade the hesitant, and convert the hostile, creating a following that carried his hard-fought reform to a successful conclusion. The irresistible personality of the man played its part in the movement. Without such a leader the friends of a town system, sprinkled over the state, would have remained silent and inactive.

The largest beneficiaries of the law were its bitterest antagonists. But at the ripe moment the measure was pressed upon the general court. And when once passed the law was its own best friend. "No law," wrote its author, "ever encountered, at the outset, bitterer or more groundless prejudices than this, and none ever disarmed opposition more quickly, and demonstrated its power to benefit the state." Without increase of taxation the new education gave to our children larger and more stimulating schools, a more efficient instruction, and added nearly four weeks to the average length of schools. The schools came under a centralized and more capable supervision. Men saw the worth of the law when they saw it at work! Men are convinced through the seeing eye more often than through the hearing ear. The reformer was sustained by his faith in the common people and by his devotion to their welfare. "Never for a moment," he wrote in 1891, "have I doubted the wisdom of this law, or of its ultimate success, for if we can gain time for prejudice and partisanship to subside, the majority will usually support the right. We have had, of late years, a good deal of noisy legislation, involving personal interests and awakening much unwholesome crimination and recrimination, but no act for years has been paramount to this in public importance. This will affect the permanent interests and public welfare of the state, when private fortunes, massed by unjust enactments, and the fleeting notoriety of selfish demagogues shall have passed into deserved oblivion. When we provide for the intellectual and moral training of children, we legislate for posterity."

In his report to the legislature in 1887, the superintendent "advocated free text-books to complete the freedom of the public schools." It was argued that free schools, open in theory to all the children of the state, were not in fact free! It was shown that "the free text-book law of Massachusetts, since it became compulsory, has increased the general attendance upon the schools from five to ten per cent." It was recommended that the permissive statute of 1883 be made compulsory. In 1888 the superintendent returned to the subject. With the unforced eloquence of one whose deep desire was to see educa-

tion within the easy reach of all, he said,—“The district furnishes free schoolhouses, free furniture, free apparatus, and free teachers: why not free text-books as well, and open the schools to the poorest? The patriotic purpose of the public school is universal education, but the object cannot be reached if we throw the expense of text-books upon those who have nothing with which to buy. It is like offering the milk and honey of salvation, which the poor are invited to ‘buy without money, and without price,’ in marble cathedrals and at golden altars, where only the rich can bow. Experience shows that from ten to twenty per cent. of the school population is excluded by this burden.” The whole question is argued with great force in the report of 1888, and with that happy mingling of serious and mirthful argument which, I can well surmise, made Mr. Patterson irresistible on the stump.

But while Mr. Patterson's heart was in the legislation that it was his privilege to secure during his twelve years of office, he also set store by another phase of his service. He was gratified to perceive an “increased professional enthusiasm and general uplift of education as a common public interest.” This had been with him a paramount aim. He was conscious that only the few would ponder, or estimate to the full, this aspect of his work, but he was not seeking for popular applause. He sought, rather, the approval of his own conscience, and the knowledge that he was serving education in her deepest issues and at her springs of perennial influence. “The results,” he wrote, “are moral and intellectual, and will find expression hereafter in the character and practical force of the people, and there we are content to make our record and find our reward.”

XI.

The story of Mr. Patterson's official connection with the schools of New Hampshire is but a partial and inadequate recital of his services as an educator in the commonwealth of his nativity. He served the cause of education as historian and orator. By impassioned rhetoric and independent research, linked and intertwined, he restored the laurels that had been plucked from the Revolutionary fame of New Hampshire's great

soldier, and recovered for the Granite State her honest record. Thus to have revised history is a distinct service of the schools. And by graphic and beautiful narrative, built upon patient inquiry, he brought into clear light New Hampshire's exceptional civic honor in the part played by her in the ratification of the federal constitution, being "permitted by a supreme felicity of fortune to complete the constitutional majority, and give to the country assurance of escape from anarchy, and the establishment of a strong and stable government." The stamp of a sterling scholarship is upon all of Mr. Patterson's written work. The output of his pen, distributed over nearly half a century, is extraordinary in quantity. But the quantity is not more notable than the quality. The inward merit exceeds the outward measurement. Fulness of knowledge, thought, and emotion marks all that he wrote, and the style and manner of the discourse give the rich matter of the composition a finished and beautiful setting. Who shall estimate the power of a studious and productive pen to inspire a passion for truth and to raise the ideals of scholarship! The fecundity of Mr. Patterson's mind gave him a high place in the educational life of his time, apart from the authority of office. For two years he was president of the American Institute of Instruction, and for a decade his address and lecture were a part of the publications of that body. Whatever the theme, Mr. Patterson's discussion was a contribution to the learning and literature of the subject. He served the cause of education, also, through his personality. He possessed the scholarly spirit, and he imparted it.

The influence of a powerful and attractive character is not measured by statistics or a catalogue of deeds. Palpable performance is the plain subject-matter of biography. But they who gave us language have given us no formula or mould of speech into which we may put the finer elements of a life-work. The pressure and action of mind upon mind, the stimulus and suggestion of a noble example, the touch and lift of a splendid personality,—all this may be hinted at, but cannot be outspoken. The world of spirit has broader metes and bounds than the world of matter. It is in the realm of the unseen that great men do their greatest work. We cannot give a date and name

to this greater work of the gifted man. All we can say is, that the nameless and dateless debt of individuals to men of genius is greater than the tangible and tabulated debt of institutions and systems. Effectual as was Mr. Patterson's eloquence and action, decisive of good as was his definite achievement, yet the man himself,—that which he was by inward gift and growth, that which he had become by discipline and fidelity to his opportunity,—*the man himself* was an educational force not less effective than the outward fact of his full and forceful life. From the eloquent beginning of his political career when, a professor in Dartmouth College, he stepped from the halls of learning beside the Connecticut into the halls of legislation at Concord by the Merrimack, speaking with power to the issues of war and slavery, down to the eloquent close of his life when, once more a professor in Dartmouth, and in the fulness of his national fame as educator, orator, and statesman, he stood up among his neighbors and friends and assisted at the dedication of a noble institution to God and humanity, tracing with deep feeling and the master's touch the rise and progress of organized charity to the divine spirit and healing word and work of the Great Physician,—first and last, in every phase and performance of his career, Mr. Patterson exemplified the thoughtful scholar! He was the scholar in the private and unpremeditated intercourse of the study and the street, the easy flow of whose conversation, like the stream that carries dust of gold, imparted to every subject into which it wound the riches of wide reading and reflection. He was the scholar in formal and deliberative address, leaving an old theme richer for his treatment, and finding in new fields of inquiry the valuable and hidden ore. And he was the scholar in politics. In popular political discussion he gave to the common people whose intelligence he honored his most careful thought. He was a man of convictions, and he spoke to convince. He rose from the low levels of personality and partisanship to the consideration of principles, and swept the higher altitudes of moral passion, but he carried his audience with him. And to the great debates in the national house and senate he brought the wisdom of mingled research and reason. His eloquence was the eloquence, not of

the shallow charlatan and demagogue, but of the deep searcher after truth, whose spirit is in the embrace of great ideas and ideals, and whose heart has felt the impulse and thrill of mighty historic movements. As he stood forth among men, his power of usefulness and the uses which he made of education, even more than his words, emphasized the place of the school and the scholarly spirit in all genuine success.

The nature of the man was kind and kingly. He was good without affectation, and great without arrogance. His personality was commanding. In private intercourse he possessed a winning gentleness. He was a manly man, and, withal, the most lovable that I have known. Men honored his force and faculty. Children loved him. He was a man without guile. In all the associations and intimacies of his life he bound men to himself, not with crafty hooks of steel, but with the nobler bonds of heart and spirit. He loved the schools, and he loved the forum and the market-place. He was a prince, either among his books or in the midst of men. The gift of inquiry was his, and the gift of impression. He was the scholar among orators, and the orator among scholars. The motive of his action was neither envy nor emulation, but "the common good of all."

His life was gentle; and the elements
So mix'd in him, that Nature might stand up,
And say to all the world,—This was a man!

SUPERINTENDENT'S REPORT.



SUPERINTENDENT'S REPORT.

Having but recently assumed the duties of the office of state superintendent of public instruction, I am not prepared to make any specific report in detail of the condition of our schools, except such conclusions as may be drawn from statistics and local reports. Personal inspection is to be chiefly relied upon in determining accurately the status of any school or system of schools. In previous reports many recommendations, looking to the improvement of our school system, have been made. No legislative action has as yet been taken in regard to them, and as I believe these are of paramount importance and have no others to make at present, I simply add my hearty endorsement and strong approval of any measures looking towards a realization of these suggestions. Further words would be mere repetition.

COMMON SCHOOLS.

A course of study, general in outline, but sufficiently clear in detail, adaptable to rural schools, would prevent many evils arising from the short tenure of office of our teachers and ignorance of "what to do." Children are so often compelled to go over the same ground again and again, that little genuine progress is made. To obviate this difficulty, partial grading should be resorted to, and a record sheet indicating the point to which each child has arrived in each study should be made out at the close of each term by the teacher. Where there is skilled supervision these evils are not so apparent. School boards do not attend sufficiently to such details. I find that definite programmes of daily, weekly, or even term work are frequently lacking in schools, the teacher trusting to a haphazard daily order and not infrequently making no previous

preparation for the exercises. More attention should be paid to the care of school grounds, buildings, and the public property. To be respected, everything connected with our schools should be respectable.

ATTENDANCE.

After reading the school reports of the school boards of the state, one is impressed by the fact that absence and tardiness are the bane of too many of our schools. Hardly a school officer in his report fails to cry out against this evil. A computation will show the enormous loss of valuable school time to children from these causes, but it cannot indicate the waste in school work. Good schools, full of enthusiasm, popular interest in education, evinced in visits and coöperation of parents, are the chief remedies for this state of affairs.

Our truancy laws are better enforced in cities than in the smaller towns. School officials too often, from timidity or negligence, fail to see that every child who ought to be in school is there. Carelessness in this matter, inaccuracy in enumeration of children, errors in reports to the superintendent, dilatoriness in sending reports, are too common. School officers who allow, ignore, or wink at such things are unfit for their important offices. A withdrawal of the literary fund seems to be the only penalty feared by some school boards, and I am of the opinion that an enforcement of the penalty prescribed by the Statutes would have a salutary effect in several instances.

COLUMBUS DAY.

There was a general observance of Columbus Day throughout the state. The national programme was used in most places, and the reports indicate much enthusiasm and inspiration to patriotism. I cannot too strongly commend the celebration of events of national importance, and the observance of national holidays, by our school children. No more hopeful sign exists in our time than the inoculation in our children of love of country, and loyalty and duty to that country and its institutions, not less in times of peace than in times of war.

DOINGS OF THE SUPERINTENDENT.

My predecessor had held five county institutes since January 1, 1893, leaving five to be arranged for. Successful institutes were held at Nashua, April 20 and 21; Keene, April 26, 27, and 28; Rochester, May 4 and 5, and Exeter, May 11 and 12. But two days each were devoted to three of these institutes. It is probable that in the future several short institutes, preceded, when possible, by a visitation of the schools in the immediate locality, will be held in preference to three-day sessions. The aim will be to reach the smaller towns, to become somewhat intimate with the conditions and needs of each, to arrange such institutes as will meet those conditions and supply the needs. For this purpose a few contiguous towns, whose requirements are similar, will be invited to send their teachers to an institute; and in the evening, or any other convenient time, the suggestions and recommendations derived from the visits and inquiries will be discussed by the superintendent and others. Endeavor will be made to neglect no place, but extra exertion will be put forth to reach just the places wherever the inspiration and education of institutes will be most productive of good.

A part of the institute money was used this year for establishing and conducting a summer institute at Plymouth, Aug. 14-25. After searching inquiry it was concluded that there was a serious demand for such a school. An excellent programme was arranged, and a successful institute was the result. The enthusiasm, patience, and intelligence of the teachers in attendance were most commendable. Much class work was done, a feature that will be emphasized in all institutes, and subjects were developed logically, allowing more complete and satisfactory treatment than is possible in short lectures of an hour each. A continuance of such summer institutes, enlarged and enriched, perhaps, is likely.

TEACHERS' INSTITUTES.

The following is the table required by law :

COUNTIES.	TOWNS.	Attendance.	Cost.
Belknap	Tilton.....	96	\$205.51
Coös.....	Groveton.....	71	216.76
Sullivan.....	Newport.....	81	203.98
Grafton.....	West Lebanon.....	75	213.16
Merrimack.....	Contoocook.....	112	227.92
Hillsborough.....	Nashua.....	236	152.47
Cheshire.....	Keene.....	113	340.20
Strafford.....	Rochester.....	144	185.67
Rockingham.....	Exeter.....	122	179.68
Totals.....		1,050	\$1,925.35

The superintendent has visited schools and addressed the teachers and others at Warner, Laconia, Campton, Northwood, Windham, and Rye. Several visits have been made to the Normal school, a school exhibit at Lawrence, Mass., and also a high school institute there, were attended. A study was made of the nature work exhibit at Boston. For particular purposes several schools in this state and Massachusetts have been visited. A week was spent at Hanover in assisting at the annual examinations of Dartmouth college.

In this connection it may be well to note an excellent custom in some places, of having meetings of the local school board and teachers for mutual discussion of educational questions. The superintendent has attended some such meetings, and feels that they are among the important instrumentalities for improving our schools. Local teachers' associations, meeting regularly for

the study of science and art of education, would be advantageous to the teachers and to the schools.

HON. J. W. PATTERSON.

The teachers of the state and all who knew Mr. Patterson, were shocked by the announcement of his sudden death at Hanover, May 4, 1893. The teachers of Strafford county, assembled at the institute at Rochester, through a committee, passed the following resolutions:

The announcement of the death of Hon. James Willis Patterson has come to the teachers of Strafford county with a benumbing suddenness.

In view of his long connection with the schools of the state, as their official head, it seems eminently fitting that the teachers of this county, assembled to receive that aid and instruction that has for years been given under the direction of the deceased, should take notice of this dispensation. Therefore, be it

Resolved, That the teachers of Strafford county have learned with deep grief and profound regret of the sudden death of Hon. J. W. Patterson.

Resolved, That we consider his work for education in New Hampshire, during his incumbency of the office of state superintendent of public instruction, of great value to all the educational interests of the state.

Resolved, That Superintendent Gowing is hereby requested to extend our sympathy to the bereaved family of our late associate.

Respectfully submitted,

CHANNING FOLSOM,

H. F. ROBERTS,

MRS. W. W. ALLEN,

Committee.

Mr. Patterson's long connection with the educational interests of the state, his fame, eloquence, and eminence in other fields, made his loss severely felt.

As a fitting tribute to the memory of this great and good man from the state, the teachers, and the department of public instruction, I have caused a short biography of Mr. Patterson to be prepared for this report. His impress will not soon be effaced from among us. It is a pleasure to remember that I had before his death expressed to him my gratitude for his kindness, sympathy, and aid, and I am now glad to add this memorial.

NEW HAMPSHIRE STATE TEACHERS' ASSOCIATION.

The thirty-ninth annual meeting of the State Teachers' association was held at Plymouth, October 28 and 29, 1892. This meeting was opened by singing, under the direction of Mr. John Keniston of Plymouth, and was followed by prayer by Rev. F. G. Clarke.

Miss Christina M. Jacobsen, instructor in the Normal school at Plymouth, delighted the audience by the singing, and work of her kindergarten class.

Mr. Frank W. Whitney, principal of the Dover High school, complimented Superintendent Patterson. He advocated county supervisors, one to two counties, to work with the state superintendent. He cited the success of supervision in other states, and also how country schools could be graded, and advised that it be done in New Hampshire. Lessening the expense and improving the teaching would be the inevitable result. He advocated centralization of school forces.

Principal C. C. Rounds, of the State Normal school, also advocated centralization of school forces. The rural schools should have good houses, good appliances, a course of study, competent teachers, and requisite school time.

The treasurer, Mr. F. C. Baldwin, of Manchester, then read his report.

The afternoon session was divided into two sections, one for high school, and one grammar and primary section. The high school section was opened by the reading of a paper on the "Transition from Grammar to High School," which was followed by an animated discussion by Superintendent Patterson, Superintendent Buck, of Manchester, Principal Douglas, of Keene, Superintendent Folsom, of Dover, and many others.

Miss Carrie E. Whitcomb, of Keene, read an interesting paper on "Modern Historical Methods," followed by Principal Robert A. Ray, of Hinsdale, who spoke on the possibilities of the country high school.

Principal F. W. Doring, of Farmington, spoke on teaching chemistry, and illustrated his talk by original apparatus.

The last topic, "In the Greek Class," by S. C. Johnston, of

Colby academy, New London, was followed by an interesting and practical discussion.

The grammar and primary section was opened by Miss Lucia E. Esty, of Manchester, who illustrated on the black-board and by charts her manner in teaching primary reading. Miss Esty believes that handling objects diverts the child's attention, while the picture with the name beside it means something. She combines the word and sentence methods.

Mr. H. T. Bailey, Massachusetts state supervisor of drawing, spoke on "Color" instead of "Drawing" by request. His talk, besides being very instructive, was interesting to all. He illustrated with discs, flowers, etc.

Mr. John T. Prince, agent Massachusetts State Board of Education, spoke on "School Incentives." He thought justice and love should reach every child, and that our youth need more orderly methods of thinking accurately and properly.

Mr. George Winch, of Manchester, who gave his time to Mr. Bailey, was held to speak and gave an eloquent essay on "Power in Teaching."

Superintendent Lull, of Quincy, Mass., read a paper on "Enriching the Grammar School Course." He claimed that all children have a birthright, and our great aim should be to train them to be honest, upright citizens, with both hands and hearts educated. Reading, writing, spelling, geography, and arithmetic must remain while history, civics, and patriotism must be for foreign parents. Educate the head, hand, and heart. Mr. Gowing, of Nashua, agreed with Mr. Lull, and there was no discussion.

Saturday, October 29.

Morning session was opened by prayer and singing.

The business meeting was first addressed by Superintendent Patterson, who reported for the "Columbian Fair" committee appointed in 1891. The nominating committee then reported the following: For president, Fred Gowing of Nashua; vice-president, Fred C. Baldwin of Manchester; secretary, Barbara B. Joy of Manchester; treasurer, Frank W. Whitney of Dover; members of the executive committee, J. C. Simpson of Ports-

mouth, C. L. Wallace of Lisbon. These officers were unanimously elected.

The committee on resolutions reported the following, read by Mr. Hastings, of Nashua :

Resolved, That in the view of this Association, New Hampshire's educational system should be suitably represented at the World's Columbian Exposition, and that to this end it is highly desirable that adequate provision be made for space in which to make the exhibit as well as for funds with which to defray the necessary expenses.

Resolved, further, That the Association urge the teachers of the state to follow out the recommendation of the committee on educational exhibit.

Resolved, That the New Hampshire State Teachers' Association, in council assembled, gladly recognizes, highly appreciates, and heartily rejoices in the generally improved condition of public education in the state, as mainly due to the wise and efficient leadership of Hon. James W. Patterson, superintendent of public instruction, who has largely or chiefly effected,—First, the establishment and organization of the town system of public schools; second, the establishment of county teachers' institutes, and the procurement of resources for their permanent support; third, the popularization and general acceptance of the demand for better trained teachers; fourth, wise and timely modifications of the state laws in the interests of the public schools.

Resolved, That we have seen with great satisfaction the new and commodious buildings and excellent equipment of our State Normal school, and we take this occasion to reaffirm with special emphasis our sense of the importance of a professional training for those who are expecting to become teachers.

Resolved, That the thanks of the Association are due, and are herein most cordially given, to the teachers and pupils of the Normal school, and to Dr. Rounds in particular, for courtesies shown and important assistance rendered, tending to make the present meeting profitable and pleasant in a marked degree.

Resolved, That we express our acknowledgment of favors shown by the railroads and the Pemigewasset hotel in reduction of rates.

LEMUEL S. HASTINGS,
WM. E. BUCK,
M. C. SMART,

Committee on Resolutions.

Report accepted.

It was also voted that the present treasurer send to the different city superintendents, membership slips to be given to teachers in their schools who had not become members for the year 1892.

Miss Mary A. Connor read a paper on "Nature Study and Science in Grades below the High School." Mr. Hastings, of

Nashua, in discussing, referred to Mr. Lull's talk, and wished he might have had better training when young.

Mr. Fassett believed there was too much time spent on "Nature Study and too little on the Three Rs."

Superintendent Folsom of Dover spoke on "Compulsory Education." He thought there should be uniform law throughout the state and thought the present law very poor.

Superintendent Meleney of Somerville, Mass., read a paper on a "State School System," the last exercise, and the convention adjourned.

BARBARA B. JOY, *Secretary*.

The fortieth annual meeting of the New Hampshire State Teachers' Association was held at the state house, Concord, Friday and Saturday, Oct. 27 and 28, 1893.

The meeting was called to order by President Gowing.

Rev. F. L. Phalen conducted the religious exercises, followed by music by the scholars in the public schools, Mr. C. S. Conant directing. His Excellency Governor Smith gave a short address, welcoming the teachers.

Mr. Whitney, treasurer, made an eloquent speech, calling upon the teachers for their support to this association.

Mr. C. L. Wallace, principal Lisbon High school, read an excellent paper on "The Country School—A Problem," which was afterwards discussed by Messrs. French, W. E. Buck of Manchester, and W. Scott Ward of Franklin.

Dr. C. C. Rounds of the State Normal school, who was to present the subject, "Examinations for Teachers' Certificates," was not present, and an informal discussion was opened by Frank W. Whitney of Dover, who said teachers should be examined by teachers, not by mechanics, merchants, or politicians. The character and method of examinations was also discussed. Mr. Pugsley, Mr. Winch, and others expressed their opinions also. Mr. Sylvester Brown, master of the Martin school, Boston, Mass., spoke on examinations. Mr. Brown recommended short and frequent tests and no examinations by other than the *regular* teacher.

Afternoon.

The afternoon session was opened by Mr. J. W. MacDonald, agent Massachusetts state board. Mr. MacDonald had arranged a four years course of study in literature, which was presented to the teachers. Following this, Prof. Paul Hanus of Harvard university read a philosophical paper on "Education and Teaching," urging that the history of education be studied to aid in bringing theory to practice.

Superintendent E. Hunt, of Winchester, Mass., showed how by their plan, "The Winchester Plan," pupils had elective studies and gained time in advanced schools, promotions being grounded upon good health and ability to take up advanced work.

Superintendent Douglas, of Keene, was the last speaker of the afternoon. His subject was "Vertical Script," which he claimed as the original hand of Europe, and the rational hand of every people.

Supt. A. P. Marble of Worcester, Mass., gave a very able paper on "Teaching the American," in the evening.

Saturday Morning.

The meeting was called to order by President Gowing.

The report of the nominating committee was accepted and adopted. A ballot was taken, and the following officers were elected:

President.—F. C. Baldwin, Somerville, Mass.

Vice President.—F. W. Whitney, Dover.

Secretary.—Mary H. Dowd, Manchester.

Treasurer.—J. C. Simpson, Portsmouth.

Executive Committee.—C. L. Wallace, Lisbon; F. B. McKean, Nashua.

Mr. Baldwin declined to serve, as he had lately removed from the state, and upon motion of Mr. Folsom, the matter of officers was recommitted to the committee on nominations.

A report of the committee on resolutions was read, accepted, and the following resolutions were adopted:

Resolved, That in the death of Hon. James W. Patterson, the cause of education has lost one of its most able and brilliant leaders, and the teachers of this state a warm and sympathetic friend. His memory will long be held in reverence, by reason of the graces of his life and character, as well as because of the conspicuous ability with which he performed the duties of superintendent of public instruction.

Resolved, That we pledge our cordial support to every effort made to increase, by proper supervision, the efficiency of the rural schools, to lengthen the term of compulsory attendance at school, and to bring about the examination and certification of teachers by authority of the state.

Resolved, That we rejoice in the success of the first annual session of the state summer school, and urge its advantages upon every teacher in the state.

Resolved, That we take pride in the ability and success that characterizes the work of the State Normal school at Plymouth.

Resolved, That we recommend the appointment of a legislative committee, to coöperate with the state superintendent of public instruction.

Resolved, That we recommend the appointment of an educational committee, to investigate vital and timely questions of education and pedagogy, and to report to the state association.

Resolved, That the teachers of New Hampshire, in their state association assembled, express their appreciation of the courtesy of the governor and council in offering the use of the state house for the meetings of the association.

Resolved, That the thanks of the association are tendered to the janitor of the state house for his attention to the many calls upon him; to the railroad companies and the hotel managers, for the reduction in their rates; and to the officers of the association and the several speakers of the session, for their efforts in making this annual session a successful meeting in promoting the cause of education in the state.

CHAS. H. DOUGLAS,

CHANNING FOLSOM,

L. J. RUNDLETT,

Committee on Resolutions.

The following resolution was also accepted:

Resolved, That the enrollment of members of this association and the collection of membership fees be referred to the official board, with full power to appoint agents whose duty shall be to coöperate with the treasurer in the collection of fees.

President Tucker, of Dartmouth college, opened a discussion on "Relation of Common Schools and Higher Institutions of Learning." President C. S. Murkland, of the College of Agriculture and Mechanic Arts, Durham, being absent, his paper was read by Mr. F. S. Sutcliffe, of Manchester. Rev. J. M. Durrell, of Tilton seminary, compared the common school

with the seminary. Prof. G. W. Cross, of Robinson seminary, Exeter, and Prin. J. W. Kelley, of Portsmouth, also read papers on this topic.

The committee on nominations then read the following names for officers for the next year :

President.—Frank W. Whitney, Dover.

Vice-President.—J. C. Simpson, Portsmouth.

Secretary.—Mary H. Dowd, Manchester.

Treasurer.—C. L. Wallace, Lisbon.

Executive Committee.—F. B. McKean, Nashua; Fred Gowing, Nashua.

The secretary cast one vote, and they were elected.

The last number of the programme was "Teachers' Opportunities for Professional Reading," by Mr. Ray Greene Huling, principal of English High school, Cambridge, Mass., and President Gowing declared the fortieth annual meeting adjourned.

Committees appointed to fill vacancies :

Committee on Legislation.—Superintendents Folsom of Dover, Simpson of Portsmouth, Fassett of Nashua, Buck of Manchester, Cragin of Laconia.

Committee on Education (to fill vacancies).—Pres. W. J. Tucker of Hanover, Supt. C. H. Douglas of Keene, Prin. L. S. Hastings of Nashua, Prin. C. C. Rounds of Plymouth, Supt. L. J. Rundlett of Concord, Miss Bean of Littleton, Prin. E. E. French of Reed's Ferry.

BARBARA B. JOY, *Secretary*.

NORMAL SCHOOL.

The following was made as the report of the trustees :

The board of trustees of the State Normal school respectfully submits the report for the year ending August 31, 1893.

Upon trial, the new buildings for the use of the school have been found to be commodious and comfortable. Experience has shown, however, that some improvements would be beneficial. Consequently, a change of fire-escapes has been made for

Normal hall, and now a safe means of egress in case of fire is accessible. Under consideration is the increasing the efficiency of the heating and ventilating apparatus of the buildings. Upon other matters relating to the buildings, no definite action has yet been taken.

The generous increase of the annual appropriation, from \$7,000 to \$10,000, by the last legislature, while not enabling the trustees to perform miracles, makes a large addition to the resources of the school, and permits outlays, otherwise impossible, that will enhance the effectiveness of the work. For the carrying out of a definite policy in school work, time and a permanent teaching force are essential factors. In order to retain the good teachers, who are worth more than ever to us after experience in the school, and to secure others of high merit, some salaries have been raised. An additional teacher has been put upon the high-school work, relieving the Normal teachers, and enlarging the possibilities of both Normal and Model schools by concentration.

With a view to making the courses of both Normal and Model schools meet the requirements for admission to courses in the higher institutions of learning, the curriculums of the schools have been placed in the hands of the committee on textbooks and teachers, for such enlargement or modification as may be necessary or expedient.

A common query is, "Why does not the Normal school grow in numbers?" It must be self-evident that schools have other and higher values and standards than mere numerical ones. For the sake of increased membership, a move to lower standards, intellectual or moral, in the Normal school, would be unwise, possibly suicidal. Not for an instant suggesting an easier course to a diploma, and admitting that in a series of years a great growth is apparent, to secure as many students as can be comfortably accommodated is a problem worth the most careful study of all interested in the development of this institution.

So long as no premium is put upon the normal training of teachers by the people, the legislature has a partial remedy for the lack of students in its power: the passing of a statutory provision for the granting by the state authorities of teachers'

certificates, and a stipulation of the mental qualifications to be demanded of teachers of our common schools. The chief work, of course, is an awakening of public sentiment in behalf of the Normal school. The department of public instruction, in its work among high schools and academies, at institutes, and in the towns and cities, should be in the closest possible sympathy and harmony with the authorities of the Normal school. All this is mere reiteration, however, and work must be done rather than words spoken.

The board of trustees is arranging such regulations for the conduct of Normal hall and the school as will recommend themselves to all who appreciate systematic and business-like methods.

The reports of the treasurer and principal of the Normal school are embodied in this report.

After several visits to the Normal school, and after close and critical scrutiny of the purposes, means, and methods of the school, the writer is prepared to say that excellent work is doing here, and that the opportunities offered are worthy the serious attention of all intending to enter upon the work of teaching.

FRED GOWING, *for the Trustees.*

CALENDAR—TWENTY-FOURTH SCHOOL YEAR, 1893-'94.

School year, 1892-'93, closes June 16, 1893.

VACATION TEN WEEKS.

First term, 1893-'94, begins Tuesday, August 29, 1893.

First term ends Friday, January 12, 1894.

Recess, Thanksgiving week.

VACATION TWO WEEKS.

Second term begins Tuesday, January 30, 1894.

Second term ends Friday, June 15, 1894.

Recess, April 7-16.

VACATION TEN WEEKS.

First term of school year 1894-'95 begins Tuesday, September 4, 1894.

PURPOSE.

The purpose of the Normal school is thoroughly to train teachers for their professional labors,—

1. By assuring adequate scholarship.
2. By a course of professional study.
3. By training in the art of teaching, under the direction and criticism of the principal and teachers of the school.

The training school comprises primary, grammar, and high school grades, extending through a course of study of eleven years.

The following is the prescribed

COURSE OF STUDY,

to be completed in two years, arranged according to relation of subjects and not to order of study.

Professional Study. School Organization and Management; School Law; Psychology; History and Science of Education; Art of Teaching.

Language. Reading; Grammar; English Composition; English Language and Literature.

Mathematics. Arithmetic; Book-keeping; Algebra; Geometry; Trigonometry; Surveying.

Natural Science. Geography; Physics; Chemistry; Botany; Natural History; Physiology; Physical Geography.

History. General History; American History; History of Education; Civil Government.

Writing. Drawing.

The arrangement of studies is shown in the tabular course of instruction; their scope is shown in the analysis of the course of study.

COURSE OF INSTRUCTION.

	FIRST YEAR.		SECOND YEAR.	
	FIRST TERM.	SECOND TERM.	FIRST TERM.	SECOND TERM.
LANGUAGE.	Reading. 3. Literature. 3. Writing. 2. Composition. 3.	Grammar. 3. English Literature. 1.	English Language and Literature. 3.	Rhetoric. 3.
MATHEMATICS.	Arithmetic. 4. Elements of Geome- try. 1.	Geometry. 3.	Algebra. 4.	Book-keeping and Reviews. 4.
NATURAL AND PHYSICAL SCIENCE.	Natural History. 4 *	Geography. 3. Natural History. 4 * Physics. 3.	Chemistry. 3. Physiology. 4.	Physical Geography. 5.
HISTORY.	General History. 3.	American History. 3.	Civil Government and School Law. 2.	History of Education. 3.
DRAWING.	Drawing. 2.	Drawing. 2.	Drawing. 2.	Drawing. 1.
PROFESSIONAL STUDIES AND TRAINING.	Psychology and Pedagogy. 2. Observation in Train- ing Schools.	Psychology and Pedagogy. 3. Observation in Train- ing Schools.	Pedagogy and Train- ing. 6.	Pedagogy and Train- ing. 9.

Figures denote number of lessons per week. Each drawing lesson continues two recitation periods. Natural History Sciences include Mineralogy, Geology, Zoölogy, and Botany. *Spring term, botany; fall term, Zoölogy.

CONDITIONS OF ADMISSION.

Young men must be seventeen years of age at entrance; young women, sixteen. Candidates must present certificates of good moral character from some responsible person, and declare their intentions to fit themselves to teach. They must show on examination good capacity and general intelligence, and fair attainments in arithmetic, geography, and the English language (including reading, writing, spelling, grammar, and composition). This limited examination is not considered a measure of the candidate's education and intelligence, but a test of accuracy in elements which are of fundamental importance in teaching and training. A good high school course is the best preparation for admission, and many of those entering the school are graduates of high schools or academies, and most have had some experience in teaching, but preparation for admission can be secured by the faithful student in the common school. The average age at entrance is at least eighteen years. Good health is essential to success in the work of the school. Candidates must acknowledge their obligation to comply with all the regulations of the school, and the earnest attempt to fulfil this obligation in good faith is the condition of continued membership. The regulations are such as prevail in good society, with a few simple rules, whose sole design is to assure the health and comfort of pupils and success in their work.

Pupils are admitted, and classes are formed, at the beginning of each term. Those who cannot enter at the beginning of a term will be admitted later, if able to join classes already formed; but in such cases special arrangements should be made with the principal, and in all cases pupils should enter at the earliest practicable date. *No one should enter the school except with the intention of remaining through the term.*

Graduates from a high school or academic course of three or four years will be admitted without examination, on presentation of certificate or diploma.

Those who propose entering school are requested to notify the principal of their intention as early as possible, that suitable arrangements may be made for them.

PROMOTION, GRADUATION, EMPLOYMENT.

A definite standard of proficiency in studies is demanded for promotion from class to class, but aside from this it is not found necessary to make distinctions of scholarship. Faithful attention to duty for its own sake is the surest passport to the honors of the school.

Students are graduated when they have satisfactorily completed the course of study, and upon graduation they receive a diploma. This diploma is a certificate of admission to the profession, and is received throughout the United States as evidence of professional character.

Graduates of the school are sought for good positions, and the demand for them is usually beyond the supply.

The school now occupies new buildings, and all the former buildings have been removed.

THE SCHOOLHOUSE

is of brick, one hundred and twenty feet by eighty feet, and three stories high above a well lighted and airy basement. The house is warmed by six furnaces, and every room is well lighted and ventilated.

The training schools, graded as primary, grammar, and high schools, occupy five rooms. For the normal school there are ample recitation rooms, laboratories for natural history, physics, and chemistry, and a drawing room, all constructed and furnished for their special uses, and supplied with the best apparatus and models to be obtained at home and abroad; an elegant school hall, about sixty-four feet by forty-eight feet, and twenty-five feet high, and a large library room in direct connection with it. There are also rooms to be fitted up for manual training. In its construction, its fitting and furnishing, and its adaptation to its uses, it ranks among the best schoolhouses in the country.

NORMAL HALL,

the school home, is a building in the colonial style of architecture, one hundred feet by forty-five feet, and three stories high

above the basement story. It is newly furnished in the best style, warmed by furnaces, supplied with bath-rooms with hot and cold water on every floor, and is in every way healthful and commodious; and in the planning of its parlors and other rooms, as in all its arrangements, it is designed to afford to pupils the privilege and advantages of the best social life.

The price of board, comprising all necessary living expenses, is \$75 per term, not including recesses, and is paid, \$45 at the beginning, and the balance at the middle, of the term. Students remaining during recesses pay only table board. The hall is opened for the reception of students one day before the commencement of the term, and is closed one day after the close of the term. The house is managed on the club plan, and since no rent is paid, and no profits are made by any one, the sum paid for board secures a degree of comfort which is seldom secured elsewhere for a much higher price.

Arrangements can be made for a limited number of students to pay expenses by work at the hall. In such cases, a longer time must be taken for the completion of the course of study.

Young ladies boarding in the hall furnish their own toilet soap, towels, napkin ring, bed linen, and pair of blankets or their equivalent; each one should bring four pillow cases and four sheets for a double bed. They should also bring laundry bags, waterproof cloaks, overshoes, umbrellas, and, if possible, rubber boots, and slippers for house wear. Every article which goes to the laundry should be distinctly and indelibly marked with the owner's name.

EXPENSES.

Tuition is free to those preparing to teach in New Hampshire, and entering upon the regular course of study; others pay a tuition fee of ten dollars per term. A part of the text-books required are furnished free, and others may be purchased at the school at reduced rates.

Students living on the line of the railroad, and wishing to board at home can obtain tickets for the term, at reduced rates. Tickets to any station on the Concord & Montreal railroad furnished to students going home at the mid-term recesses at one fare for the round trip.

Rooms may be obtained for self-boarding at reasonable rates. In regard to these, information will at any time be given by the principal.

LIBRARY AND APPARATUS.

The school is now furnished with valuable apparatus for its various departments of instruction,—for drawing, the complete set of models devised by Viollet-le-Duc for the schools of Paris, and the set of models prescribed for use in the normal schools of France, besides a large collection of casts and valuable sets of plates on historic ornament and design; for physics, the apparatus for more advanced work selected from the sets recommended by the Science and Art Department of England, and made for us by Townson & Mercer, of London; for chemistry, apparatus for a complete course in elementary chemistry and in qualitative analysis, and a laboratory fitted up on the most approved plan; for natural history, a large collection of minerals and other collections, needed for class use, and, in addition to instruments previously on hand, a recent importation of Leitz microscopes sufficient to supply a class for individual work; for field work in surveying, a five-inch transit made by Buff & Berger. For instruction in elementary science in the training schools, a very complete apparatus, consisting of 1,500 pieces, has been imported. The library has been largely increased, and further additions will be made.

GOVERNMENT AND DISCIPLINE.

In a normal school but little need be said about discipline. Nearly all its students come with well-developed powers of self-control, and with an earnest purpose worthily to accomplish a noble aim. Those who have not this preparation of character and purpose should not apply for admission. Regularity of attendance and loyalty to the school in all its designs and interests are exacted as indispensable conditions of membership.

Students are requested to come provided with warm clothing, *flannels included*, and with walking-shoes, so that they may safely exercise in the open air in all weathers; and young ladies are especially requested to provide themselves with a

school dress of plain material, and plainly made, loose enough in the waist, and short enough to admit of perfect freedom of movement in walking and in all exercises.

The *object*, *means*, and *methods* of the normal school may be summarized as follows :

OBJECT OF THE SCHOOL.

The thorough training of teachers for their professional labors.

MEANS.

1. Apparatus for illustration of the various branches of science, and for the practical training of pupils in the care and use of apparatus.

2. A library, carefully selected, to facilitate the study and guide the researches of members of the school.

3. Model and training schools, illustrating the best methods of primary, grammar, and high school organization and instruction.

METHODS.

1. Thorough instruction in the branches of study included in the course, with special reference to modes of teaching the same.

2. Cultivating, by modes of class work adopted, the skill in the use of apparatus, and the facility in illustration, the self-reliance, the power of logical thought and of easy and correct expression, and the style of address necessary to the successful teacher.

3. Study of psychology in its application to self-culture and to education.

4. Study of the history and theory of education, and of modes of school organization, discipline, and instruction.

5. Practice in conducting recitations, and in giving oral lessons before classes and before the school, under the direction and criticism of the teachers.

6. Practice in teaching in the training schools, under the instruction and criticism of the principal and of the teachers of the training schools.

The means for directly professional training increase from term to term, and as may be inferred, the benefits to be derived from continued connection with the school are correspondingly increased. Though all effort is made to render every connection with the school profitable, students will find it for their interest to enter upon the course with the purpose of completing it.

SUGGESTIONS TO CANDIDATES.

1. Sound health and good physical condition are essential to success in teaching. If in doubt as to your physical condition, take the advice of a competent physician before entering the normal school.

2. Read all the statements of this circular. Carefully examine the course of study, recognizing always the difference between the knowledge required by a teacher and that required by one who is merely expecting to become a general scholar.

3. Do not be anxious to enter advanced classes. All classes have full work, and there will be no time in any class to *make up* back studies. Most of those who find the work difficult suffer from lack of thoroughness in elementary training, and in many cases this lack is not previously suspected. A work that is to be done but once in a lifetime should be done well.

4. Bring with you testimonials from some responsible person as to your moral character.

5. Bring with you, as useful for study or reference, all the text-books you have. Every pupil should be provided with a Bible and a good dictionary, and, if possible, with a good reference atlas.

6. Come expecting to work faithfully and honestly, to make study your first and only aim while here, prepared to make many sacrifices for your own good and the good of the school.

Friends of education are requested to bring this circular to the notice of those whose wants the normal schools are designed to meet: but none should be advised to enter who are lacking in *the physical health, the mental capacity, and the moral character* necessary to success in the profession. It must be remembered that there are those of whom no amount of instruction and no thoroughness of training can make good teachers.

Application for board and for further information should be made to the principal.

APPLICATIONS FOR TEACHERS.

There are usually connected with the school, or known to the faculty, persons well qualified to teach, and willing to accept suitable situations. Letters in reference to teachers will be promptly answered, and, if applications are definite enough and early enough, teachers can usually be supplied. Applicants are requested to state :

1. Whether a male or female teacher is required.
2. The time of beginning and the length of the term, or of the school year, and the probabilities of continuous employment.
3. The wages and price of board.
4. The route of travel, and the approximate expense, from Nashua, Concord, Littleton, or Lancaster, if any one of these places is on the route.
5. The grade of school.
6. If ungraded, the number of pupils and the most advanced studies ; also, whether most of the pupils are primary or advanced.
7. If there is any special difficulty, as regards discipline or instruction, the character of this difficulty.
8. Whether traveling expenses, in whole or in part, will be paid. Distances to which teachers may be sent are so great that these expenses are sometimes paid, and the ability to supply a teacher often depends upon this.

Applications for teachers should in all cases be made as early as possible, in order to anticipate the engagement of the best.

INDEX.



INDEX.

	PAGE
Absence.....	21, 65
Advance.....	51
Advancement.....	75
Advantage of consolidation.....	6
Advice.....	13
Aid to schools.....	24
Albany.....	5
Alexandria.....	6
Alstead.....	6
Alton.....	7
Amherst.....	7
Andover.....	8
Atkinson.....	9
Attendance.....	38, 75
Auburn.....	9
Awakened sentiment.....	38
 Barnstead.....	 10
Bedford.....	11
Belmont.....	11
Berlin.....	12
Board visits.....	17
Books, multiplicity of.....	87
Bow.....	12
Bradford.....	13
Brevity of pupilage.....	48
Bristol.....	13
Broad teaching.....	27
Buildings.....	84
Business forms.....	44
 Campton.....	 14
Candia.....	14
Canterbury.....	15
Care.....	78
Carroll.....	15

Change of teachers.....	5
Cheap teachers.....	16
Chesterfield.....	16
Child labor.....	54
Citizenship.....	72
Claremont.....	17
Cleanliness.....	65
Colebrook.....	17
Compulsory attendance.....	22
education.....	11
Concord.....	18
Consolidation.....	17, 19, 54, 55
Conway.....	19
Coöperation.....	33, 44, 63, 79
Cornish.....	20
Corporal punishment.....	80
Course of study.....	9, 26, 42, 46
Criticism.....	59
Danville.....	21
Deerfield.....	21
Deering.....	22
Development.....	51
Difficulty in securing teachers.....	22
Discipline.....	31, 35, 51
Disturbances.....	45
Dover.....	22
Dublin.....	24
Dunbarton.....	24
Duty of the home.....	28
East Kingston.....	25
Education at home.....	33
interest in.....	59
Elementary science.....	35
Energy, lack of.....	87
English.....	32
Epping.....	26
Epsom.....	27
Evening school.....	54, 63
Exeter.....	27
Fathers, visits from.....	31
Fault-findings.....	5
Fit teachers.....	58
Fitzwilliam.....	28
Franconia.....	28

Franklin.....	29
Free library.....	43, 45
Free text-books.....	60
General remarks.....	10, 76
Gilford.....	30
Gilmanton.....	31
Academy.....	31
Goffstown.....	31
Good reading.....	12
schools, requisites of.....	52, 61
teachers, how to retain.....	53, 86
inability to keep.....	78
Gorham.....	32
Goshen.....	33
Graded schools, need of.....	66
Grading partial.....	37
Graduation.....	66
Groton.....	33
Hampstead.....	34
Hampton.....	35
Hanover.....	35
Harrisville.....	36
Hebron.....	36
Henniker.....	37
Higher wages.....	64, 77
High school.....	29
Hillsborough.....	37
Holderness.....	38
Home influence.....	88
Hopkinton.....	38
Hudson.....	40
Improvement.....	54
Increase of school.....	8, 20
Interest.....	30, 81, 82
Institutions of a higher grade, principals of.....	199, 200
Jaffrey.....	40
Keene.....	41
Laconia.....	42
Lakeport.....	30
Lee.....	43

Lempster.....	43
Litchfield.....	44
Londonberry.....	44
Longer schools.....	27
Loss from irregularity.....	16
Lyman.....	45
Lyme.....	45
Madbury.....	46
Madison.....	46
Manchester.....	46
Manual training.....	41
Marlborough.....	51
Marlow.....	52
Meredith.....	53
Merrimack.....	53
Milton.....	54
Nashua.....	54
New Boston.....	55
Newbury.....	56
New Hampton.....	57
New Ipswich.....	57
Newport.....	58
New records.....	38
Newton.....	59
North Hampton.....	60
Northwood.....	60
Normal school.....	248-257
Ossipee.....	61
Out of debt.....	63
Parents, interest of.....	14, 57
lack of interest in.....	70
Patterson, Jas. W.....	239
as an educator.....	203-232
Pelham.....	61
Pembroke.....	63
Peterborough.....	63
Physiology.....	12, 76
Piermont.....	64
Pittsfield.....	65
Plainfield.....	65
Plaistow.....	66
Plymouth.....	66

Popular education.....	66
Portsmouth.....	68
Professional training.....	71
Progress, need of.....	55
Primary teachers.....	81
Pupils, rude conduct of.....	59
Registers.....	6, 57
Resident teachers.....	61
Richmond.....	70
Rindge.....	70
Rochester.....	71
Rollinsford.....	72
Roll of honor.....	13
Room, lack of.....	12
Rules.....	26
Rye.....	73
Sanbornton.....	74
Sandown.....	75
Sandwich.....	75
Salaries.....	74
Salem.....	74
School, importance of attendance at.....	83
Schooling, increase of.....	79
School meeting, attendance at.....	86
money, use of.....	43
officers.....	186, 198
year.....	9, 11, 74, 76, 87
Schools, criticism of.....	84
interest in.....	46
small, effects of several.....	37
length of.....	45, 87
Seabrook.....	76
Services, length of.....	74
Shaker school.....	15
Short year.....	13
South Hampton.....	76
South Newmarket.....	77
Springfield.....	77
Standard raised.....	63
State summary.....	178, 181
State Teachers' Association, report of.....	240
Statistics:	
Table No. 1.—Districts and schools, schoolhouse, scholars, teachers, revenues, expenses.....	92-151

Statistics :

Tables, 2, 3.—Largest sum of money, smallest sum of money, length of longest and shortest schools, number of scholars in largest and smallest schools, number of fractional districts, districts under special acts, scholars attending private schools, not absent during the year, amount of dog tax, number of towns employing normal teachers, amount paid for superintendence.....	154-172
Table No. 4.—Summary by counties.....	174-177
Table No. 5.—Schools of a higher grade (public).....	182-183
(private).....	184-185
Stewartstown.....	78
Stoddard.....	78
Strafford.....	79
Stratham.....	79
Sullivan.....	80
Sunapee.....	80
Superintendent's report.....	235
Supervision.....	61
Supplementary reading.....	40
Supplies, need of.....	46
Swanzey.....	81
Tamworth.....	82
Tardiness.....	36, 66
Teachers.....	8, 14, 18
change of.....	36
charge of.....	28
examination.....	9
experienced.....	85
high office.....	57
improvement of.....	21
influence of.....	60
loss in change of.....	24
most successful.....	52
meetings.....	58
pay.....	14
superior.....	35
trained.....	34, 70
Teacher, the ideal.....	44
Temple.....	82
Text-books.....	25
care of.....	83
cost of.....	38
Tilton.....	83
Town institute.....	19
system.....	74, 85

Training	81
in academies.....	85
Troy.....	83
Unity.....	84
Wages.....	82
Walpole.....	84
Weare.....	85
Webster.....	85
Wentworth.....	86
Westmoreland.....	87
Whitefield.....	87
Windham.....	88
Windsor.....	88

FORTY-EIGHTH ANNUAL REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE

TO

HIS EXCELLENCY THE GOVERNOR.

DECEMBER, 1893.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1894.

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STATE OF NEW HAMPSHIRE.

OFFICE OF BOARD OF BANK COMMISSIONERS,
BOARD OF TRADE BUILDING,
CONCORD, N. H., Dec. 31, 1893.

To His Excellency the Governor :

SIR :— The Board of Bank Commissioners has the honor to submit herewith its forty-eighth report, showing the condition of the following institutions placed by statute under its supervision :

One State Bank.

Seventy Savings Banks.

Thirteen Trust Companies.

Seventeen Building and Loan Associations organized under chapter 166 of the Public Statutes.

Two Building and Loan Associations acting under special charters from the legislature.

Four Savings Banks in the hands of assignees, viz. : The Sandwich, Newmarket, Mechanics, and Derryfield.

The total number of banks, trust companies, and building and loan associations now under the supervision of the commissioners is one hundred and seven. Two savings banks, the Mechanics, of Nashua, and the Derryfield Savings Bank and Trust Co., of Manchester, that were in active operation at the date of the last report, are now in the hands of assignees, while the local building and loan associations have been increased by the organization of one at Lancaster.

THE CONDITION OF THE SAVINGS BANKS JUNE 30, 1893.

The following comparative table, compiled from reports made to the commissioners by the savings banks, shows the condition of the savings banks at the close of business, June 30, 1893, and the changes during the year in the different classes of securities held by them :

TABLE.

Liabilities.

	1892	1893
Amount due depositors.....	\$72,439,660.30	\$74,377,278.99
Guaranty fund.....	4,255,605.89	4,290,166.34
Surplus.....	817,661.24	841,508.24
Interest.....	1,089,236.12	966,141.86
Miscellaneous.....	54,561.77	192,498.47
	\$78,656,725.32	\$80,667,593.90

Resources.

	Value on books, 1892.	Value on books, 1893.
Loans secured by Western farm mortgages.....	\$12,870,788.95	\$11,542,182.45
Loans secured by Western city mortgages.....	9,848,772.70	9,225,862.10
Loans secured by local real estate.....	7,816,866.58	8,909,623.88
Loans on personal security.....	5,615,856.80	5,832,351.29
Loans on personal security (Western).....	1,537,946.25	1,535,047.25
Loans on collateral security.....	5,044,288.72	5,921,387.52
Loans on collateral security (Western).....	1,608,653.39	1,707,037.79
United States and state bonds.....	275,850.00	414,850.00
County, city, town, and district bonds.....	9,656,643.51	10,326,322.07
Railroad bonds.....	7,407,382.45	7,866,249.53
Miscellaneous bonds.....	6,269,795.81	6,587,138.31
Bank stock.....	2,682,760.37	2,632,225.26
Railroad stock.....	2,394,649.08	2,585,867.59
Manufacturing stock.....	457,940.25	409,769.00
Miscellaneous stocks.....	1,618,667.14	1,520,728.27
Miscellaneous investments.....	467,299.27	437,302.84
Real estate by foreclosure.....	846,186.96	1,261,157.46
Real estate purchased.....	287,625.18	370,309.04
Cash on hand and on deposit.....	1,918,751.91	1,582,182.25
	\$78,656,725.32	\$80,667,593.90

Deposits show an increase of	\$1,937,618 69
Guaranty fund, an increase of	34,560 45
Surplus, an increase of	23,847 00
Interest, a decrease of	123,094 26
Miscellaneous indebtedness, an increase of	137,936 70
Total liabilities, an increase of	2,010,868 58
Western farm mortgages show a decrease of	1,328,606 50
Western city mortgages, a decrease of	622,910 60
Loans on local real estate, an increase of	1,062,757 30
Loans on personal security (local), an increase of	216,494 49

Loans on personal security (Western), a decrease of .	\$2,899 00
Loans on collateral security (local), an increase of .	877,098 80
Loans on collateral security (Western), an increase of .	98,384 40
United States and State bonds, an increase of . . .	139,000 00
County, city, town, and district bonds, an increase of .	669,678 56
Railroad bonds, an increase of	458,867 08
Miscellaneous bonds, an increase of	317,342 50
Bank stock, a decrease of	50,535 11
Railroad stock, an increase of	191,218 51
Manufacturing stock, a decrease of	48,171 25
Miscellaneous stock, a decrease of	97,938 87
Miscellaneous investments, a decrease of	29,996 43
Real estate acquired by foreclosure, an increase of . .	414,970 50
Real estate purchased, an increase of	82,683 86
Cash on hand and on deposit, a decrease of	336,569 66
Total assets, an increase of	2,010,868 58

The total number of open accounts is 174,654, an increase of 4,705 during the year.

The deposits average \$424.85 to each depositor, and if divided among the people of the State would give to each individual \$197.82.

The aggregate amount of home loans—real estate, personal, and collateral—is \$20,663,362.69, an increase for the year of \$2,156,350.59, or nearly twelve per cent. The decrease in Western loans—real estate, personal, and collateral—is \$1,856,039.70, or seven per cent. The last report showed an increase in home loans of about four per cent. and a decrease in Western loans of five per cent.

The accumulations of the savings banks are invested as follows, as shown by the examination papers of the commissioners: In New Hampshire, \$25,666,730.52; in New England, \$28,076,347.67; out of New England, \$51,880,118.31. Of the amount invested out of New England, \$24,308,587.91 is in Western mortgage, personal, and collateral loans, and \$27,571,530.40 is in United States, state, county, city, town, district, railroad, and miscellaneous bonds, in bank, railroad, manufacturing, and miscellaneous stocks, and in miscellaneous investments, such as warrants, county judgments, etc.

The amount of real estate held by foreclosure is divided sectionally

as follows: In New England, \$161,252.65; in the Western States, \$1,065,733.60.

The showing made by the foregoing tables is not borne out by later returns received by the commissioners. Deposits have fallen off several millions since the report of June 30, 1893, and several savings banks, owing to the shrinkage in value of their securities and the demands of their depositors for money, have been enjoined by the court from receiving or paying deposits.

INVESTMENTS.

The panic alone is not the cause of these troubles. It probably hastened them. The seat of the trouble is back of that. It lies in the absence of legislation prescribing the investments of savings banks; and the State, the depositor, and the savings bank management are alike to blame for the present situation. The State has insisted upon its one per cent. tax on savings deposits, the depositor has demanded a high rate of dividend, while the savings bank managers have been enticed from legitimate savings bank investments by the high rates of interest prevailing in the West, and the demand made upon the savings banks by both the State and the depositor. So long as the high interest rates prevailed in the West, and so long as these interest rates were paid to the Eastern lender, whether coming direct from the borrower or advanced by some agency for him, it was impossible to direct public attention to the danger of an unlimited field of investments for the savings banks. As early as 1888 the commissioners in their report questioned the expediency of such a wide range of investments; but it was not until 1891 that the legislature undertook to restrict the investment field of savings banks. Then a law was incorporated into the revision of the Statutes, prohibiting the purchase of some classes of securities and limiting the amount that could be held of other classes. The statute was mild in its provisions; but, mild as it was, it was strenuously opposed. The law ought to have gone further, and instead of prohibiting certain investments and indirectly giving countenance to those not prohibited, should have prescribed just what investments the savings banks can hold. The necessity of such legislation has now passed the stage of discussion. We are every day reaping the harvest of unlimited investments in the West. It has come in loss and de-

faults that have crippled some of the savings banks of the State. To other banks the warning came early enough to enable them to change their policy, and within the past few years they have made more conservative investments,—investments that while not yielding as high a rate of interest, are more easily convertible into cash and more certain to return the principal in full at their maturity. This policy has been repeatedly urged upon the banks by the commissioners; and while moral suasion has not been without its effect, legislation in the direction of a law similar to those of other states would be of wholesome benefit, not only to the depositors, but to the State at large. Such a law passed ten years ago would have saved the banks losses, which the dividends they have paid in excess of those of the savings banks of the adjoining States will not make good to their depositors.

DIVIDENDS.

In the last report attention was called to the probable reduction of the dividend rate of the savings banks, from four per cent. to three per cent., and the recommendation was then made to the legislature that the tax on savings deposits be reduced, with a view to enabling the savings banks to maintain a four per cent. rate. The legislature declined to reduce the tax, and the time has now come when it is impossible for the savings banks to longer maintain a four per cent. dividend if they are to have such conservative investments as savings banks ought to make. Interest rates on all investments have been steadily declining for several years, until the best of municipal and railroad bonds net hardly four per cent. to the purchaser, while money in the money centres is easy to borrowers with good security at considerably less than five per cent. The average earnings of the savings banks on new investments is less than five per cent. The expenses of savings bank management average one third of one per cent., and one tenth of the net earnings of the savings banks is required by law to be carried annually to the guaranty fund. A three per cent. dividend, a one per cent. tax, the expenses of the bank, and the maintenance of the guaranty fund require a gross earning capacity of nearly five per cent. If a savings bank attempts to pay over three per cent. to its depositors it must draw from its surplus, of which few banks have any

beyond the guaranty fund, or imperil the principal by unwise investments. The commissioners, therefore, feel it to be their imperative duty to urge all the savings banks of the State to concerted action in reducing their dividends to a rate not exceeding three per cent. the present year.

TAX ON SAVINGS DEPOSITS.

It is short-sighted policy which maintains in this state a tax rate on savings deposits in excess of the rate in other New England states. In no New England state except New Hampshire is the tax over three fourths of one per cent., and in Massachusetts, owing to exemptions, it is less than one half of one per cent. The large tax in this state has contributed to the reduction of dividends, and if continued, will keep the dividends below those of the savings banks of neighboring states. Relief was asked of the last legislature, and refused. It was impossible to convince the legislature that savings bank dividends would fall below four per cent. What was then a mooted question has now become an accomplished fact. A three per cent. dividend will certainly cause a reduction of deposits. While with the small depositor the rate of dividend is not the controlling consideration, it is with many of the large depositors. The owners of these large deposits will seek other fields of investment if the rate of dividends is to continue permanently below four per cent. The savings banks of other states, by reason of a lower tax, can maintain a four per cent. dividend; and no small part of our large deposits will go to those states, to be there taxed, or they will be withdrawn, to be invested privately where they will escape taxation altogether. In either case, we meet with a permanent loss of revenue; whereas, by yielding to a reduction of the tax, the immediate loss will be made good by an annual increase of deposits.

TRUST COMPANIES.

During the year we have had a beginning of trouble in the trust companies as they are chartered to do business in this State. Three were obliged to suspend during the summer, and while two have resumed business since their suspension, the resumptions have come through the voluntary liquidation of some parts of their business. The third is endeavoring, by conference with its creditors, to arrange for full liqui-

dation of all of its branches of business. Under the charters granted by the legislature of this State simply for the asking, until a halt was called at the last session, the trust companies were authorized to do both a discount and savings bank business, the business of a Western loan company, and that of a trust company proper. Long before trust company charters were granted by the legislature, the State had had experience in the commingling of savings bank business with that of a bank of discount. Some of the savings banks, in violation of their charters, undertook to do a discount business, and the result was disastrous to the savings depositors. The element of danger to the savings depositors was not removed when the legislature legalized the conduct of both kinds of banking under trust company charters. In all three of the suspended trust companies the savings department proved to be an element of weakness when in the panic they were compelled to answer the calls of their creditors. It is the experience of several of the trust companies of the State that their savings departments are unprofitable as an adjunct to their other business, and two that are now doing only a discount business have no desire to avail themselves of the other provisions of their charters. The commissioners recommend that the next legislature prohibit the taking of savings deposits by any institution transacting any other kind of business.

SAVINGS BANK CHARTERS.

It has now become evident to the people of the State that there is no public demand for additional savings banks. Of the few chartered by the last legislature none have organized, nor is there likelihood of their organizing in the immediate future. The popular form of savings bank charters of late years has been the guaranty, the last mutual savings bank charter granted prior to 1893 being in 1883. The guaranty savings banks have a paid-in guaranty fund, or capital stock, equal to ten per cent. of the deposits, which must be absorbed in losses before any loss can fall upon the general depositor. The profits of investments, after paying the guaranteed rate of dividend to the general depositors, go to the guaranty-fund holders. At the present interest rates to be derived from proper savings bank investments, there is no profit, or at best but a small profit, to the guaranty-fund holders. Under

a law prescribing the investments of savings banks, newly organized guaranty banks cannot compete with the mutual savings banks on equal terms for they must not only earn the same rate of dividend for their general depositors that the mutual savings banks pay, but they must make an additional profit to satisfy their special depositors who are the owners of the guaranty fund. No more of this class of charters ought to be granted by the legislature of the State. They were an incident to the high rates of interest prevailing in the West and to an unlimited field of investments. The claim made that they would be more prudently managed than the mutual savings banks, because the guaranty-fund holders, who have charge of the affairs of the bank, would be solicitous for the security of the money they have invested, is not borne out by the facts. An incentive in their management is to secure large dividends for the guaranty fund, from investments in which the guaranty-fund holders are only interested to the extent of ten per cent., while the general depositors are interested to the extent of ninety per cent. It is true the guaranty fund of the guaranty banks is double that of the mutual savings banks, yet experience has shown that there is no better form of charter than that of the mutual savings bank. They make no contract with their depositors other than this,—to make such investment of the deposits received that the principal will be secure, and to return to the depositors such a rate of interest as the investments earn after deducting the expenses of the bank.

TOO LARGE BOARDS OF TRUSTEES.

Of late years it has become the practice of savings banks of the state to enlarge their boards of trustees. New savings banks, to attract deposits, create a numerous board of trustees, made up largely of prominent men scattered over territory adjacent to the location of the bank. Their names are held out to the public as an earnest that the bank is honestly and sagaciously conducted; yet some of them never qualify, and many of them are so situated that it is impossible for them to give any attention to the management of the bank. If trouble comes, it then appears that these men, whose success in their own business has led to the use of their names as trustees, know absolutely nothing of the affairs of the bank.

It would be well if there were a statute limiting the number of trustees of financial institutions under state supervision to seven, which should provide, that if trustees or directors do not qualify within thirty days after their election, their offices shall become vacant and be filled by new elections. The clerk of the corporation should also be required to publish a list of trustees or directors, under penalty for publishing the name of any trustee or director who has not qualified as required by law.

UNIFORMITY OF INTEREST PAYMENTS, ETC.

There should be a uniformity in the methods of savings banks in paying interest on closed accounts. Some banks allow interest on money deposited for so short a space as one month. Others allow nothing on accounts withdrawn between dividend periods. The general rule is to pay interest on all accounts that have been in the bank three months. This seems to be an equitable practice which ought to be adopted by all the savings banks of the state.

In the rivalry and competition of savings banks for deposits, which unfortunately exists, the practice of paying depositors, large and small, on demand, became very general in this state. The late panic demonstrated the folly of this; and banks that had not provided in their by-laws for reasonable notice from depositors of withdrawals did so at the suggestion of the commissioners. While savings banks ought to have a sufficient amount of quick assets to meet ordinary calls of depositors, it never was contemplated that they would pay other than small sums on demand. If the savings banks will adhere more closely at all times to by-laws regarding the payment of deposits, much of the alarm that is occasioned by requiring notice in time of a panic will be obviated.

SAVINGS BANKS IN THE HANDS OF ASSIGNEES.

The depositors of the Sandwich Savings Bank have been paid 70 per cent. of their deposit accounts. The remainder of the assets it will take time to convert into cash. A large part are western mortgages or property acquired by the foreclosure of western mortgages. To dispose of this class of securities for anything like its face value, the assignee must wait for an improvement of affairs in the West.

The assignee of the Newmarket Savings Bank has paid one dividend of 25 per cent., and expects to pay another of 20 per cent. before long. Much litigation has attended the settlement of the affairs of this bank, and delayed the sale of some of the property.

No dividend has yet been paid by the assignee of the Mechanics' Savings Bank of Nashua. The first dividend of 20 per cent. will probably be paid in May or June, 1894. A large part of the assets of this bank is involved in the Sioux City, Iowa, failures. The losses will be large, and the amount of dividends the depositors will receive depends largely upon the reorganization of certain business interests in that city. Although the bank had a guaranty fund of \$60,000 at the time of its suspension, and interest accumulations of nearly \$40,000 more, these will be nearly wiped out by losses from its holdings of the stock of three companies, the Union Loan and Trust Company, the Union Stock Yards Company, and the London and Sioux City Colony and Investment Company. The bank had \$52,000 of the stock of the first named company, \$35,000 of the stock of the second, and \$11,000 of the stock of the third. The first and last named stocks are worthless, while that of the Union Stock Yards, under the most favorable conditions, will not pay over 25 per cent. to the holders thereof. The bank has, in round numbers, nominal assets of \$870,000, the greater part of which is invested in Sioux City enterprises. Of this amount more than one half is in default in interest, and the probable shrinkage is now estimated at nearly \$200,000. These investments were nearly all made prior to the statute of 1891, when the only limitation on investments of savings banks was that not more than ten per cent. of the deposits should be loaned to any individual firm or corporation, or be invested in the stocks and bonds of any corporation. The bank refused to join other savings banks of the state in reducing its dividend rate, and continued to pay five per cent. to the time of its failure. Its dividends attracted deposits from other savings banks, and its failure is a striking illustration that the dividend rate of a savings bank is not a correct measure of its security.

The officers of the bank were repeatedly appealed to by the commissioners to change the character of its investments, but so long as the interest and dividends of its securities were not in default, the

commissioners were powerless to do more than make recommendations. The larger part of the bank's investments were not such securities as a savings bank ought to hold, yet they were legal investments within the meaning of the statute.

THE ASSIGNEE OF THE DERRYFIELD SAVINGS BANK AND TRUST
COMPANY

Has paid one dividend of twenty-five per cent. to the depositors. It is quite probable that the depositors will be paid in full, and it may be that the stockholders will receive a small dividend. The bank had invested \$10,000 in the stock of the National Bank of the Commonwealth, \$5,000 in the stock of the People's Fire Insurance Company, \$5,000 in the stock and \$10,000 in the bonds of the Union Trust Company of Sioux City, Iowa, from which it will realize little or nothing. It had freely accepted these stocks as collateral for loans, and will lose several thousands dollars thereby. It had also loaned the People's Fire Insurance Company \$25,000 without collateral. Two loans to the Electrical Forging Company of Chicago, Ill., of \$10,000 each, without collateral, are considered worthless. The foregoing constitute the principal items of impairment. Collateral loans, aggregating \$26,000, to the president and treasurer of the bank jointly, are said to have been made secure since the bank's suspension by additional collateral.

The bank had a board of twenty-one directors, only one of whom had had banking experience, and he was the treasurer of the bank. The board was too large to fix responsibility, and as is always the case with large directories, the management of the bank fell upon those whose positions required their constant attendance upon its affairs. Early in its short history the directors were induced by the treasurer to sign a paper consenting to loans to its officers. Whether the loans made upon this blanket authority were submitted to the investment committee, is a disputed matter. The record book shows an omnibus approval of all loans at a later date, but exception is taken to its accuracy by some of the directors. It is evident, however, that the directors knew but little of its affairs until just before the collapse, when a thorough examination was made by them, and collateral demanded and obtained for personal loans made to its officers. Had the board of directors been one third as large, each man would have

felt it incumbent upon himself to know something of its affairs; but when there is a large directory what is everybody's business soon becomes nobody's business.

Another lesson to be drawn from this failure is the necessity for a fixed penalty for the violation of the statutes relating to investments by bank officers. Section 14 of chapter 165 of the Public Statutes prohibits certain investments, and section 33 of the same chapter provides the only penalty for its violation. The last section reads as follows:

"If in the opinion of the bank commissioners any savings bank or its officers have persistently violated any provisions of law, they shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall immediately institute a prosecution therefor in behalf of the state. The penalty for the violation of any provision of law by any such bank or officer, where no other penalty is prescribed, shall be a fine not exceeding one thousand dollars."

What constitutes a *persistent* violation of law?

Among the early purchases of the Derryfield Savings Bank were the stocks of the National Bank of the Commonwealth and of the Union Trust Company, both prohibited by section 14—the first because it had not paid dividends for two years prior to its purchase, and the second absolutely. At the time of Mr. Heard's examination the attention of the treasurer was called to these illegal investments, and Mr. Heard was assured that they would be disposed of as soon as a customer could be found. If they could not be sold without loss, and were therefore kept, is that a *persistent* violation of the statute? If the word *persistently* were omitted from the section there would then be no difficulty in enforcing section 14 of this chapter. The irregularities of the bank's management were brought to the attention of the attorney-general, and by him submitted to the grand jury, who found indictments.

LOCAL BUILDING AND LOAN ASSOCIATIONS.

The local building and loan associations have added another to their number the past year by the organization of an association at Lancaster. They now number seventeen, and have total assets of over \$1,000,000, an increase of \$250,000 for the year.

The dues received during the year were \$311,991.76. The withdrawals were \$78,548.59 in dues, and \$6,198.35 in profits. The withdrawals were more than double those of the preceding year, due entirely to the hard times. There is no abatement of interest in these institutions on the part of their members.

Their loans on real estate security aggregate \$961,174.90, and the occasion has been rare where it has been necessary to resort to foreclosure proceedings. The loans repaid during the year amount to \$33,162.

The receipts and disbursements during the year approximate to half a million dollars.

Members ought not to lose sight of the fact that these associations are organized mainly for the benefit of the borrowers. If large premiums are received, the borrowers must pay them. It is the opinion of the commissioners that the monthly premium plan of the Massachusetts associations is more equitable to borrowers than the gross premium adopted in this state.

FOREIGN BUILDING AND LOAN ASSOCIATIONS.

Several applications have been made to the commissioners by foreign building and loan associations for licenses to do business in this state under the provisions of chapter 62 of the Session Laws of 1893, but thus far only two have been granted. These were given to the United States Savings and Loan Company of St. Paul, Minn., and the Southern Building and Loan Association of Knoxville, Tenn.

As no examinations are made or required of these associations, they are prohibited from publishing or advertising in any form that they are under the supervision of the bank commissioners. The form of license granted is as follows :

“By virtue of the authority given to the board of bank commissioners, by the provisions of chapter 62 of the Session Laws of 1893, approved March 31, 1893, you are hereby authorized to transact business in this state until the authority hereby granted is suspended or revoked, in the manner set forth by your charter and by-laws at the date of your application and submitted with said application, subject to the following conditions and restrictions :

"1. A sworn statement of the condition of the assets and liabilities of your company, on the last day of April and October each year, shall be made to this board within twenty days after the expiration of the dates above named, in such form as shall be satisfactory to this board.

"2. A sworn statement in detail, giving the amount transacted by each agent, agency, local board, etc., shall be made to this board within ten days after the expiration of April 30 and October 31 each year, showing the aggregate amount of business transacted in this state for the six months previous.

"3. A certified copy of the certificate received annually from the bank examiner of your state, or other officer having supervision of your company, and certified copies of all returns made to the authorities of your state, must be made to this board.

"4. The provisions of said chapter 62 not requiring annual or other examinations by this board, your company is prohibited from publishing or advertising in any form that it is under the supervision of the board of bank commissioners of this state.

"5. This license or authority for transacting business in this state shall be published in full, and furnished to each and every person transacting business with the company, and may be revoked without notice."

The reports thus far received from the two associations to whom licenses have been granted do not indicate that they are doing a very large business in this state. It is yet to be demonstrated whether there is any public demand for national building and loan associations, and if they are to prove successful much depends upon their business management.

JAMES O. LYFORD,
ALPHEUS W. BAKER,
JOHN HATCH,

Board of Bank Commissioners.

STATE BANK.

SALMON FALLS STATE BANK.—SALMON FALLS.

O. S. BROWN, *President.*

W. H. MORTON, *Cashier.*

Directors—O. S. Brown, J. Q. A. Wentworth, C. F. Wood, H. M. Plumer, J. D. Roberts, E. A. Stevens, F. T. Brown.

Investment Committee—Directors of the bank.

STATEMENT.

Liabilities.

Capital stock.....	\$50,000.00		\$50,000.00
Due depositors	34,962.23		34,962.23
Dividends unpaid	395.00		395.00
Interest	20,676.52		20,676.52
Due banks and bankers.....	1,286.72		1,286.72
Bills unredeemed	1,099.00		1,099.00
Premium on bonds and stocks.....	300.00		
	\$110,919.47		\$108,419.47

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$44,274.98	\$44,274.98	\$44,274.98
Loans secured by local real estate...	725.00	725.00	725.00
Loans on personal security.....	7,530.00	7,530.00	7,530.00
Loans on collateral security.....	6,835.00	6,835.00	6,835.00
Loans on collateral security (West- ern).....	2,000.00	2,000.00	2,000.00
City bonds	5,200.00	5,000.00	5,000.00
Railroad bonds.....	2,500.00	5,000.00	2,500.00
Miscellaneous bonds.....	18,100.00	18,000.00	18,000.00
Real estate by foreclosure.....	240.00	240.00	240.00
Real estate purchased (bank build- ing).....	1,854.25	1,854.25	1,854.25
Cash on deposit in national banks...	19,460.24	19,460.24	19,460.24
	\$108,719.47	\$110,919.47	\$108,419.47

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 16, 1892, to May 17, 1893.

Gross earnings	\$6,110.40
Deduct expenses	\$542.71
Deduct local taxes	135.00
Deduct premiums charged off	65.00
Deduct losses charged off	800.00
	<hr/>
	1,542.71
Net earnings	\$4,567.69
Paid stock dividends Sept., 1892, and March, 1893	3,500.00
	<hr/>
To interest account	\$1,067.69
Surplus and interest, last examination	\$19,608.83
Increase since last examination	1,067.69
	<hr/>
Surplus and interest, present examination	\$20,676.52

Incorporated 1851.

Examination May 17, 1893, by James O. Lyford and William A. Heard.

Cashier's bond, \$20,000. Date of bond, Oct. 9, 1884.

Assistant cashier, J. Q. A. Wentworth.

Annual compensation of cashier, \$200.

Indebtedness of trustees as principal, \$2,600; as surety, \$1,150.

Total amount loaned or invested in New Hampshire, \$17,184.

Total amount loaned or invested in New England, \$36,644.49.

Total amount loaned or invested out of New England, \$71,774.98.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the State, 27.

Total number of loans in the State, 30.

SCHEDULE OF BONDS OF THE SALMON FALLS STATE BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Des Moines, Osceola & Southern, 7s.	\$2,500.00	\$5,000.00	\$2,500.00
CITY.			
Bay City, Mich., 8s.....	\$5,200.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Burlington Electric Railway, Iowa, 6s	\$6,000.00	\$6,000.00	\$6,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Leavenworth Electric Railway Co., 6s	1,000.00	1,000.00	1,000.00
Salt Lake City Railway Co., 6s.....	5,100.00	5,000.00	5,000.00
St. Joseph, Mo., 6s.....	1,000.00	1,000.00	1,000.00
	\$18,100.00	\$18,000.00	\$18,000.00

SAVINGS BANKS.

ALTON FIVE-CENTS SAVINGS BANK.—ALTON.

CHARLES E. WALKER, *President*. AMOS L. ROLLINS, *Treasurer*.

Trustees—Amos L. Rollins, Romeyn B. Hurd, Charles E. Walker, John P. Clough, Andrew Varney, Albert R. Page, Alonzo S. French, M. V. B. Nutter, William Hayes, S. C. Wentworth, Hiram M. Clark, Herbert J. Jones, Charles H. McDuffee.

Investment Committee—Amos L. Rollins, Alonzo S. French. Andrew Varney.

STATEMENT.

Liabilities.

Amount due depositors.....	\$67,025.33	\$67,025.33
Guaranty fund.....	3,300.00	3,300.00
Interest.....	758.12	758.12
	<hr/>	
	\$71,083.45	
Premium on bonds and stocks im-		
paired.....	3,403.58	
	<hr/>	
	\$67,679.87	\$71,083.45

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$11,375.00	\$11,375.00	\$11,375.00
Loans secured by local real estate...	26,717.07	26,717.07	26,717.07
Loans on personal security.....	7,414.57	7,414.57	7,414.57
Loans on collateral security.....	731.65	731.65	731.65
County, city, town, and district bonds.....	5,330.00	5,200.00	5,200.00
Railroad bonds.....	2,940.00	3,200.00	3,239.58
Miscellaneous bonds.....	7,000.00	7,300.00	7,300.00
Railroad stock.....	1,600.00	3,200.00	3,034.00
Miscellaneous stocks.....	1,000.00	2,500.00	2,500.00
Warrants.....	774.66	774.66	774.66
Real estate by foreclosure.....	1,502.35	1,502.35	1,502.35
Bank fixtures.....	407.55	407.55	407.55
Cash on hand.....	887.02	887.02	887.02
	<hr/>		
	\$67,679.87	\$71,209.87	\$71,083.45

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 31, 1892, to September 18, 1893.

Gross earnings	\$3,318.76
Deduct interest paid out	\$242.80
Deduct expenses	438.50
Deduct state tax	668.30
Deduct other taxes	38.64
Deduct premiums charged off	60.00
Deduct foreclosure expenses	76.68
	<hr/>
	1,524.92
	<hr/>
Net earnings	\$1,793.84
From surplus	193.97
	<hr/>
Dividends paid August, 1893	\$1,987.81
	<hr/>
Surplus and interest, last examination	\$952.09
From surplus	193.97
	<hr/>
Surplus and interest, present examination	\$758.12

Incorporated 1869.

Examination Sept. 18, 1893, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, Jan. 30, 1893.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, \$200; as surety, nothing.

Amount of deposits, \$67,025.33; decrease since last examination, \$5,132.30.

Amount of deposits received since last examination, including dividends credited, \$8,131.04.

Amount of dividends declared since last examination, \$1,987.81.

Amount paid out on account of deposits since last examination, \$13,263.34.

Total amount loaned or invested in New Hampshire, \$36,910.21.

Total amount loaned or invested in New England, \$42,928.54.

Total amount loaned or invested out of New England, \$28,154.91.

Largest amount loaned to any individual, corporation, or company, \$3,400.

Number of single loans of \$1,000 or less, to separate parties in the State, 104.

Total number of loans in the State, 109.

SCHEDULE OF BONDS AND STOCKS OF THE ALTON FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
New York & New England, 7s.....	\$2,340.00	\$2,000.00	\$2,184.33
Florida Southern, 6s.....	600.00	1,200.00	1,055.25
	\$2,940.00	\$3,200.00	\$3,239.58
COUNTY.			
Johnson, Wyo., 6s.....	\$1,030.00	\$1,000.00	\$1,000.00
Natrona, Wyo., 6s.....	1,020.00	1,000.00	1,000.00
Chaffee, Col., 6s.....	200.00	200.00	200.00
	\$2,250.00	\$2,200.00	\$2,200.00
CITY AND TOWN.			
Ellensburg, Wash., 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
Great Falls, Mont., 6s.....	1,060.00	1,000.00	1,000.00
	\$2,060.00	\$2,000.00	\$2,000.00
SCHOOL DISTRICT.			
Utah County, Lehi District, Utah, 6s.	\$1,020.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
E. H. Rollins & Sons, deb., 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
New Eng. Loan & Trust Co., deb., 6s.	500.00	500.00	500.00
Johnson Loan & Trust Co., deb., 6s..	2,700.00	3,000.00	3,000.00
Windsor Land & Investment Co., Denver, 6s.....	1,000.00	1,000.00	1,000.00
National Cordage Co., Boston, 8s....	800.00	800.00	800.00
Metropolitan Railway Co., Denver, Col., 6s.....	1,000.00	1,000.00	1,000.00
	\$7,000.00	\$7,300.00	\$7,300.00
STOCKS.			
RAILROAD.			
Central Massachusetts, preferred....	\$1,600.00	\$3,200.00	\$3,034.00
MISCELLANEOUS.			
New England Loan & Trust Co., Iowa	\$500.00	\$500.00	\$500.00
Kimball-Champ Investment Co., Ia..	500.00	1,000.00	1,000.00
Topeka Investment Co.....		1,000.00	1,000.00
	\$1,000.00	\$2,500.00	\$2,500.00

AMOSKEAG SAVINGS BANK.—MANCHESTER.

MOODY CURRIER, *President.*HENRY CHANDLER, *Treasurer.*

Trustees—Moody Currier, Henry C. Merrill, Joseph E. Bennett,
Lucien B. Clough, Otis Barton, Henry Chandler, Allen N. Clapp,
Gordon Woodbury.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,708,563.67		\$4,708,563.67
Guaranty fund.....	250,000.00		250,000.00
Surplus.....	21,798.89		21,798.89
Interest.....	189,093.26		189,093.26
Premium on bonds and stocks.....	333,267.25		
	\$5,502,723.07		\$5,169,455.82

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$743,033.91	\$743,033.91	\$743,033.91
Loans secured by Western city mortgages.....	188,665.00	188,665.00	188,665.00
Loans secured by local real estate...	656,084.79	656,084.79	656,084.79
Loans on personal security.....	546,844.08	546,844.08	546,844.08
Loans on personal security (West- ern).....	222,401.41	222,401.41	222,401.41
Loans on collateral security.....	606,759.96	606,759.96	606,759.96
Loans on collateral security (West- ern).....	79,200.00	79,200.00	79,200.00
United States bonds.....	110,000.00	100,000.00	100,000.00
County, city, town, and district bonds.....	268,043.00	251,530.00	251,405.00
Railroad bonds.....	569,650.00	604,550.00	575,095.00
Miscellaneous bonds.....	117,575.00	115,800.00	115,296.75
Bank stock.....	328,446.00	246,100.00	246,100.00
Railroad stock.....	530,200.00	469,350.00	434,540.00
Manufacturing stock.....	212,145.00	156,000.00	146,000.00
Miscellaneous stocks.....	201,145.00	135,500.00	135,500.00
Warrants.....	11,674.00	11,674.00	11,674.00
Real estate by foreclosure.....	12,200.00	12,200.00	12,200.00
Real estate purchased.....	29,550.00	29,550.00	29,550.00
Cash on deposit in national banks....	50,924.03	50,924.03	50,924.03
Cash on hand.....	18,181.89	18,181.89	18,181.89
	\$5,502,723.07	\$5,244,349.07	\$5,169,455.82

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 18, 1892, to April 3, 1893.

Gross earnings	\$272,739.85
Deduct interest paid out	\$20,044.69
Deduct expenses	9,167.95
Deduct state tax	44,781.52
Deduct other taxes	1,939.26
Carried to guaranty fund	15,000.00
	<hr/>
	90,933.42
Net earnings	\$181,806.43
Dividend July 1, 1892	168,668.53
	<hr/>
To surplus	\$13,137.90
Surplus and interest, last examination	\$197,754.25
Increase	13,137.90
	<hr/>
Surplus and interest, present examination	\$210,892.15

Incorporated 1852.

Examination April 3, 1893, by A. W. Baker.

Treasurer's bond, \$200,000. Date of bond, Dec. 8, 1884.

Clerks. J. E. Currier and H. L. Davis.

Annual compensation of treasurer, \$7,300.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$30,400 ; as surety, \$2,000.

Amount of deposits, \$4,708,563.67 ; increase since last examination. \$221,276.05.

Amount of deposits received since last examination, including dividends credited, \$1,226,683.42.

Amount of dividends declared since last examination, \$168,668.53.

Amount paid out on account of deposits since last examination, \$1,005,407.37.

Total amount loaned or invested in New Hampshire, \$2,264,544.75.

Total amount loaned or invested in New England, \$2,442,244.75.

Total amount loaned or invested out of New England, \$2,727,211.07.

Largest amount loaned to any individual, corporation, or company, \$125,571.57.

Number of single loans of \$1,000 or less to separate parties in the State. 199.

Total number of loans in the State. 468.

SCHEDULE OF BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s.....	\$110 000.00	\$100,000.00	\$100,000.00
RAILROAD.			
Maine Central, 6s.....	\$27,500.00	\$25,000.00	\$25,000.00
Chicago, Milwaukee & St. Paul, Du- buque Div., 6s.....	22,600.00	20,000.00	20,000.00
Chicago, Wisconsin & Minnesota, 6s.....	22,500.00	25,000.00	25,000.00
Chicago & West Michigan, 5s.....	49,500.00	50,000.00	47,890.00
Chicago, Burlington & Quincy, 4s.....	29,040.00	33 000.00	28,920.00
Chicago, Burl. & Quincy convert., 5s.....	44,100.00	45,000.00	45,000.00
Chicago, Burlington & Quincy, 7s.....	5,900.00	5,000.00	5,000.00
Chicago, Burlington & Northern.....	16,830.00	17,000.00	16,300.00
Central Washington, 6s.....	23,500.00	25,000.00	24,875.00
New York & Manhattan Beach, 7s.....	10,000.00	10,000.00	10,000.00
Union Pacific, 6s.....	4,360.00	4,000.00	4,000.00
Boston, Concord & Montreal, 6s.....	56,000.00	50,000.00	50,000.00
St. Paul, Minneapolis & Manitoba, 6s.....	5,700.00	5,000.00	5,000.00
St. Paul, Minneapolis & Manitoba, 6s.....	5,850.00	5,000.00	5,000.00
Canastota Northern, 6s.....	15,000.00	15,000.00	15,000.00
Oregon Short Line, 6s.....	14,700.00	15,000.00	15,000.00
Wisconsin Central, 5s.....	20,500.00	25,000.00	22,500.00
Kansas City, Memphis & Birming- ham, 5s.....	4,500.00	10,000.00	6,000.00
Atchison, Topeka & Santa Fe, 4s.....	19,750.00	25,000.00	19,500.00
Chicago & Northern Pacific, 5s.....	34,000.00	50,000.00	47,500.00
Chicago & Northwestern, 6s.....	42,510.00	39,000.00	39,000.00
Peoria & Eastern, 4s.....	22,400.00	32,000.00	27,000.00
Evansville & Indianapolis, 6s.....	22,200.00	20,000.00	20,000.00
Ogdensburgh Transit Co., 6s.....	9,500.00	10,000.00	9,475.00
Chicago, Burlington & Quincy, rights	1,550.00	1,550.00	1,550.00
Great Northern, 4s.....	22,500.00	25,000.00	23,125.00
Evansville & Richmond, 5s.....	14,550.00	15,000.00	15,000.00
Chicago & North Michigan, 5s.....	2,610.00	3,000.00	2,460.00
	\$569,650.00	\$604,550.00	\$575,095.00
CITY AND TOWN.			
Cincinnati, Ohio, 7 3-16s.....	\$58,000.00	\$50,000.00	\$50,000.00
Topeka, Kan., 6s.....	2,000.00	2,000.00	2,000.00
Kansas City, Mo., 7s.....	1,100.00	1,000.00	1,000.00
Lincoln, Neb., 6s.....	15,750.00	15,000.00	15,000.00
Lincoln, Neb., 6s.....	22,000.00	20,000.00	20,000.00
Lincoln, Neb., 5½s.....	26,250.00	25,000.00	24,875.00
St. Paul, Minn., 4s.....	50,000.00	50,000.00	50,000.00
Tacoma, Wash., 6s.....	16,800.00	15,000.00	15,000.00
Seattle, Wash., 5s.....	25,750.00	25,000.00	25,000.00
	\$217,650.00	\$203,000.00	\$202,875.00
SCHOOL DISTRICT.			
Topeka Board of Education, Kan., 8s.....	\$8,800.00	\$8,000.00	\$8,000.00
Lincoln, Neb., 6s.....	10,500.00	10,000.00	10,000.00
York County, No. 91, Neb., 7s.....	1,648.00	1,600.00	1,600.00
Saunders County No. 31, Neb., 6s.....	1,836.00	1,800.00	1,800.00
Saline " " 63, " 6s.....	2,929.00	2,900.00	2,900.00
Thomas " " 4, " 7s.....	1,030.00	1,000.00	1,000.00
Harlan " " 1, " 7s.....	4,120.00	4,000.00	4,000.00
Hamilton " " 50, " 7s.....	1,854.00	1,800.00	1,800.00
Thayer " " 89, " 7s.....	1,030.00	1,000.00	1,000.00
Colfax " " 59, " 7s.....	1,500.00	1,500.00	1,500.00
Perkins " " 33, " 7s.....	1,500.00	1,500.00	1,500.00
Gosper " " 30, " 7s.....	2,060.00	2,000.00	2,000.00
Amount carried forward.....	\$38,807.00	\$37,100.00	\$37,100.00

SCHEDULE OF BONDS AND STOCKS OF THE AMOSKEAG SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>SCHOOL DISTRICT.—Continued.</i>			
<i>Amount brought forward.....</i>	<i>\$38,807.00</i>	<i>\$37,100.00</i>	<i>\$37,100.00</i>
Lancaster County No. 52, Neb., 7s...	1,515.00	1,500.00	1,500.00
Cass " " 95, " 7s...	1,751.00	1,730.00	1,730.00
Cass " " 96, " 7s...	1,545.00	1,500.00	1,500.00
Dawson " " 51, " 7s...	1,010.00	1,000.00	1,000.00
Phelps " " 54, " 7s...	2,700.00	2,700.00	2,700.00
Furnas " " 12, " 7s...	510.00	500.00	500.00
Wayne " " 50, " 7s...	515.00	500.00	500.00
Merrick " " 9, " 7s...	2,040.00	2,000.00	2,000.00
	\$50,393.00	\$48,530.00	\$48,530.00
<i>MISCELLANEOUS.</i>			
Watervliet Turnpike & R. R. Co., 6s..	\$10,000.00	\$10,000.00	\$10,000.00
Nashua Card & Glazed Paper Co., 6s.	15,300.00	15,000.00	15,000.00
Swift & Co., 6s.....	25,000.00	25,000.00	25,000.00
Indianapolis Water Co., Ind., 6s.....	9,975.00	9,500.00	9,500.00
Topeka Water Supply Co., 6s.....	10,000.00	10,000.00	9,950.00
Minneapolis Gas-light Co., 6s.....	21,000.00	20,000.00	20,000.00
Nebraska Loan & Trust Co., deb., 6s.	6,500.00	6,500.00	6,370.00
Muscatine Mort. & Trust Co., deb., 6s.	10,000.00	10,000.00	9,900.00
Amos Whitely & Co., 5s.....	2,800.00	2,800.00	2,800.00
Kansas City Times Newspaper Co., 6s	7,000.00	7,000.00	6,776.75
	\$117,575.00	\$115,800.00	\$115,296.75
<i>STOCKS.</i>			
<i>BANK.</i>			
Amoskeag National, Manchester....	\$144,000.00	\$90,000.00	\$90,000.00
Merchants' National, Boston.....	15,200.00	10,000.00	10,000.00
Merchants' Nat'l. Kansas City, Mo...	15,000.00	25,000.00	25,000.00
Moline National, Moline, Ill.....	12,000.00	10,000.00	10,000.00
American Exchange Nat'l, New York	15,000.00	10,000.00	10,000.00
Tremont National, Boston.....	9,800.00	10,000.00	10,000.00
Central National, Boston.....	15,400.00	10,000.00	10,000.00
North National, Boston.....	12,500.00	10,000.00	10,000.00
Atlantic National, Boston.....	25,600.00	20,000.00	20,000.00
National Exchange, Boston.....	14,080.00	11,000.00	11,000.00
National Bank of Commerce, Boston	6,400.00	5,000.00	5,000.00
Shawmut National, Boston.....	6,300.00	5,000.00	5,000.00
Nat'l Bank of the Republic, Boston..	8,000.00	5,000.00	5,000.00
Eliot National, Boston.....	6,250.00	5,000.00	5,000.00
National City, Boston.....	1,290.00	1,500.00	1,500.00
Atlas National, Boston.....	246.00	200.00	200.00
Pemigewasset National, Plymouth...	3,500.00	2,500.00	2,500.00
Western National, New York.....	13,200.00	12,000.00	12,000.00
Laconia National, Laconia.....	4,680.00	3,900.00	3,900.00
	\$328,446.00	\$246,100.00	\$246,100.00
<i>RAILROAD.</i>			
Chicago, Burlington & Quincy.....	\$68,000.00	\$80,000.00	\$80,000.00
Chicago, Rock Island & Pacific.....	14,000.00	20,000.00	16,000.00
Illinois Central.....	31,850.00	35,000.00	34,850.00
Boston & Maine.....	80,000.00	50,000.00	50,000.00
Boston & Albany.....	20,200.00	10,000.00	10,000.00
New York Central & Hudson River..	30,300.00	30,000.00	30,000.00
Eastern in New Hampshire.....	18,720.00	24,000.00	16,000.00
Concord & Portsmouth.....	21,600.00	12,000.00	12,000.00
Pemigewasset Valley.....	31,250.00	25,000.00	25,000.00
Michigan Central.....	18,800.00	20,000.00	18,000.00
<i>Amount carried forward.....</i>	<i>\$334,720.00</i>	<i>\$306,000.00</i>	<i>\$291,850.00</i>

SCHEDULE OF BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>RAILROAD.—Continued.</i>			
<i>Amount brought forward.....</i>	\$334,720.00	\$306,000.00	\$291,850.00
Chicago & West Michican.....	4,030.00	13,000.00	3,840.00
Lake Shore & Michigan Southern....	61,500.00	50,000.00	50,000.00
Chicago & Northwestern.....	20,800.00	20,000.00	20,000.00
Concord & Montreal, class 4.....	57,600.00	28,800.00	17,300.00
Pennsylvania.....	50,000.00	50,000.00	50,000.00
Chicago, Burlington & Quincy rights	1,550.00	1,550.00	1,550.00
	\$530,200.00	\$469,350.00	\$434,540.00
<i>MANUFACTURING.</i>			
Stark Mills.....	\$36,450.00	\$30,000.00	\$30,000.00
Manchester Mills.....	62,500.00	50,000.00	50,000.00
Amoskeag Manufacturing Co.....	66,495.00	31,000.00	31,000.00
Amory Manufacturing Co.....	6,700.00	5,000.00	5,000.00
Moline Plow Co., Ill.....	40,000.00	40,000.00	30,000.00
	\$212,145.00	\$156,000.00	\$146,000.00
<i>MISCELLANEOUS.</i>			
Quincy Railroad Bridge Co.....	\$59,500.00	\$35,000.00	\$35,000.00
Manchester Gas-light Co.....	3,000.00	1,000.00	1,000.00
C. N. Nelson Lumber Co.....	17,000.00	10,000.00	10,000.00
Adams Express Co.....	72,500.00	50,000.00	50,000.00
American Express Co.....	21,600.00	20,000.00	20,000.00
Pullman's Palace Car Co.....	19,920.00	12,000.00	12,000.00
Lancaster Trust Co.....	2,625.00	2,500.00	2,500.00
Page Belting Co., pref.....	5,000.00	5,000.00	5,000.00
	\$201,145.00	\$135,500.00	\$135,500.00

ASHLAND SAVINGS BANK.—ASHLAND.

MOSES W. SHAPLEIGH, *President*. F. M. HUGHES, *Treasurer*.

Trustees—Jeremiah M. Calley, Hiram Hodgden, Thomas P. Cheney, Frank L. Hughes, Levi Clough, Willis F. Hardy, B. E. Plaisted, Ora A. Brown, Moses W. Shapleigh, Asa W. Drew, Francis M. Hughes.

Investment Committee—Moses W. Shapleigh, Frank L. Hughes, Hiram Hodgden.

STATEMENT.

Liabilities.

Amount due depositors.....	\$28,477.98	\$28,477.98
Guaranty fund.....	3,732.98	3,732.98
Interest.....	1,760.85	1,760.85
	\$33,971.81	\$33,971.81

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$11,047.36	\$11,047.36	\$11,047.36
Loans secured by local real estate...	7,478.00	7,478.00	7,478.00
Loans on personal security.....	5,837.00	5,837.00	5,837.00
Loans on personal security (Western)	2,700.00	2,700.00	2,700.00
Loans on collateral security.....	660.00	660.00	660.00
County bonds.....	2,100.00	2,100.00	2,100.00
Miscellaneous bonds.....	3,400.00	3,400.00	3,400.00
Cash on deposit in National banks...	735.02	735.02	735.02
Cash on hand.....	14.43	14.43	14.43
	\$33,971.81	\$33,971.81	\$33,971.81

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 10, 1892, to August 31, 1893.

Gross earnings	\$5,030.61
Deduct interest paid out	\$326.66
Deduct expenses	791.83
Deduct state tax	322.18
Deduct local taxes	13.62
Deduct Western taxes	67.50
Deduct losses charged off	1,500.00
Deduct Western foreclosure expenses,	44.00
	<hr/>
	3,065.79
Net earnings	\$1,964.82
Dividend January, 1893	1,315.48
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To surplus	\$649.34
Surplus and interest, last examination	\$1,111.51
Increase since last examination	649.34
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Surplus and interest, present examination,	\$1,760.85

Incorporated 1872.

Examination Aug. 31, 1893, by James O. Lyford.

Treasurer's bond, \$25,000. Date of bond, Feb. 17, 1885.

Annual compensation of treasurer, \$600.

Indebtedness of trustees as principal, \$3,300 ; as surety, \$150.

Amount of deposits, \$28,477.98 ; decrease since last examination, \$9,559.13.

Amount of deposits received since last examination, including dividends credited, \$18,391.91.

Amount of dividends declared since last examination, \$1,315.48.

Amount paid out on account of deposits since last examination, \$27,951.04.

Total amount loaned or invested in New Hampshire, \$13,989.43.

Total amount loaned or invested in New England, \$14,724.45.

Total amount loaned or invested out of New England, \$19,247.36.

Largest amount loaned to any individual, corporation, or company, \$3,000.

Number of single loans of \$1,000 or less to separate parties in the State, 32.

Total number of loans in the State, 35.

BANK COMMISSIONERS' REPORT.

SCHEDULE OF BONDS OF THE ASHLAND SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Summit, Col., 7s.....	\$100.00	\$100.00	\$100.00
San Miguel, N. M., 6s.....	2,000.00	2,000.00	2,000.00
	\$2,100.00	\$2,100.00	\$2,100.00
MISCELLANEOUS.			
Crippen, Lawrence & Co., deb., 6s....	\$100.00	\$100.00	\$100.00
E. H. Rollins & Son, deb., 6s.....	100.00	100.00	100.00
Dakota Investment Co., deb., 7s.....	1,900.00	1,900.00	1,900.00
Security Trust Co., deb., 6s.....	1,300.00	1,300.00	1,300.00
	\$3,400.00	\$3,400.00	\$3,400.00

BELKNAP SAVINGS BANK.—LACONIA.

NAPOLEON B. GALE, *President.* JOHN W. ASHMAN, *Treasurer.*

Trustees—Napoleon B. Gale, James H. Tilton, Edwin F. Burleigh, Stephen L. Taylor, Lewis S. Perley, Erastus P. Jewell, Edwin C. Lewis, William F. Knight, Charles F. Pitman, John T. Busiel, Frank P. Holt, George A. Sanders.

Investment Committee—Napoleon B. Gale, James H. Tilton.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,247,573.89	\$1,247,573.89
Guaranty fund.....	60,000.00	60,000.00
Surplus.....	34,448.14	34,448.14
Interest.....	5,025.78	5,025.78
Premium on bonds and stocks.....	2,030.00	
	\$1,349,077.81	\$1,347,047.81

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$254,350.00	\$254,350.00	\$254,350.00
Loans secured by Western city mortgages.....	235,150.00	235,150.00	235,150.00
Loans secured by local real estate...	151,110.00	151,110.00	151,110.00
Loans on personal security.....	255,068.69	255,068.69	255,068.69
Loans on personal security (Western).....	44,238.08	44,238.08	44,238.08
Loans on collateral security.....	51,540.93	51,540.93	51,540.93
County, city, town, and district bonds.....	79,690.00	77,500.00	76,550.00
Railroad bonds.....	78,680.00	76,600.00	76,600.00
Miscellaneous bonds.....	108,000.00	108,500.00	108,275.00
Bank stock.....	5,560.00	4,800.00	4,800.00
Miscellaneous stocks.....	29,475.00	33,650.00	33,150.00
Certificates of deposit.....	10,000.00	10,000.00	10,000.00
Real estate purchased.....	18,180.00	18,180.00	18,180.00
Cash on deposit in national banks..	19,166.17	19,166.17	19,166.17
Cash on hand.....	8,868.94	8,868.94	8,868.94
	\$1,349,077.81	\$1,348,722.81	\$1,347,047.81

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 11, 1892, to March 27, 1893.

Gross earnings	\$65,931.71
Deduct interest paid out	\$1,444.02
Deduct expenses	1,997.96
Deduct state tax	11,562.70
Deduct other taxes	1,366.80
Deduct premiums charged off	984.00
Carried to guaranty fund	4,000.00
	<hr/>
	21,355.48
Net earnings	\$44,576.23
From surplus	1,535.63
	<hr/>
Dividends paid Sept., 1892, and March, 1893	\$46,111.86
Surplus and interest, last examination	\$41,009.55
From surplus	1,535.63
	<hr/>
Surplus and interest, present examination	\$39,473.92

Incorporated 1868.

Examination March 27, 1893, by William A. Heard.

Treasurer's bond, \$85,000. Date of bond, Jan. 21, 1885, and Oct. 29, 1892.

Clerk, Edgar F. Reeves.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$9,111.93; as surety, \$13,540.

Amount of deposits, \$1,247,573.89; increase since last examination, \$71,775.08.

Amount of deposits received since last examination, including dividends credited, \$270,930.02.

Amount of dividends declared since last examination, \$46,111.86.

Amount paid out on account of deposits since last examination, \$199,154.94.

Total amount loaned or invested in New Hampshire, \$550,168.56.

Total amount loaned or invested in New England, \$605,334.73.

Total amount loaned or invested out of New England, \$741,713.08.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 278.

Total number of loans in the State, 393.

BANK COMMISSIONERS' REPORT.

17

SCHEDULE OF BONDS AND STOCKS OF THE BELKNAP SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Jackson, Lansing & Saginaw, 5s.....	\$18,540.00	\$18,000.00	\$18,000.00
Detroit, Lansing & Northern, 7s.....	5,000.00	5,000.00	5,000.00
Boston, Concord & Montreal, 6s.....	600.00	600.00	600.00
Boston, Concord & Montreal, 6s.....	11,200.00	10,000.00	10,000.00
Concord & Montreal, 4s.....	25,000.00	25,000.00	25,000.00
New York Central & Hudson River, 7s	3,690.00	3,000.00	3,000.00
Akron & Chicago Junction, 5s.....	5,100.00	5,000.00	5,000.00
Evansville & Richmond, 5s.....	4,850.00	5,000.00	5,000.00
Cincinnati, Dayton & Ironton, 5s.....	4,700.00	5,000.00	5,000.00
	\$78,680.00	\$76,600.00	\$76,600.00
COUNTY.			
Riley County, Kan., 6s.....	\$5,150.00	\$5,000.00	\$5,000.00
Hamilton County, Ill., 7s.....	4,000.00	5,000.00	4,050.00
Ottawa County, Kan., 8s.....	5,600.00	5,000.00	5,000.00
Dickinson County, Kan., 6s.....	1,060.00	1,000.00	1,000.00
Cache County, Utah, 5s.....	5,000.00	5,000.00	5,000.00
	\$20,810.00	\$21,000.00	\$20,050.00
CITY AND TOWN.			
Boston, Mass., 4s.....	\$11,990.00	\$11,000.00	\$11,000.00
Ogden, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Fort Worth, Tex., 6s.....	5,400.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,250.00	5,000.00	5,000.00
Topeka, Kan., 6s.....	2,000.00	2,000.00	2,000.00
Watertown, Dak., 6s.....	3,090.00	3,000.00	3,000.00
Laconia, 4s.....	5,250.00	5,000.00	5,000.00
Highlands, Col., 6s.....	3,150.00	3,000.00	3,000.00
	\$41,130.00	\$39,000.00	\$39,000.00
SCHOOL DISTRICT.			
Cloud County No. 32, Kan., 7s.....	\$3,000.00	\$3,000.00	\$3,000.00
Arapahoe County No. 21, Col., 6s.....	5,150.00	5,000.00	5,000.00
Chaffee County No. 7, Col., 7s.....	5,100.00	5,000.00	5,000.00
Springville, Utah, 6s.....	4,500.00	4,500.00	4,500.00
	\$17,750.00	\$17,500.00	\$17,500.00
MISCELLANEOUS.			
Naumkeag Street Railw'y Co., Salem, Mass., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
Merrimack Valley Railway Co., Lawrence, Mass., 5s.....	5,000.00	5,000.00	5,000.00
Nashua Street Ry. Co., Nashua., 6s..	5,000.00	5,000.00	5,000.00
Western Irrigat'n & Land Co. Kan., 7s	5,000.00	5,000.00	5,000.00
Bessemer Ditch Co., 7s.....	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	5,000.00	5,000.00	5,000.00
Lamar Land & Canal Co., Col., 7s....	5,000.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
Minnesota Thresher Manuf. Co., 5s..	5,000.00	5,000.00	5,000.00
C. N. Nelson Lumber Co., 6s.....	3,000.00	2,000.00	3,000.00
Danville Water Co., Ill., 6s.....	5,000.00	5,000.00	4,875.00
Salina Water Co., 6s.....	5,000.00	5,000.00	4,900.00
Nashua Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Equitable Mortgage Co., deb., 7s....	1,000.00	1,000.00	1,000.00
Kansas Loan & Trust Co., deb., 6s....	5,000.00	5,000.00	5,000.00
Crippen, Lawrence & Co., deb., 6s....	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., deb., 6s..	1,000.00	1,000.00	1,000.00
Amount carried forward.....	\$75,000.00	\$75,000.00	\$74,775.00

SCHEDULE OF BONDS AND STOCKS OF THE BELKNAP SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward</i>	\$75,000.00	\$75,000.00	\$74,775.00
New England Loan & Trust Co., deb., 6s.	5,000.00	5,000.00	5,000.00
Kimball-Champ Invest. Co., deb., 6s.. Western Water & Electric Co., Mc- Pherson, Kan., 6s.	4,500.00	5,000.00	5,000.00
Penacook & Boscawen Water Co., 4½s. Swift & Co., Chicago, 6s.	3,000.00	3,000.00	3,000.00
New Haven & West Haven Horse R. R. Co. & Winchester Avenue Rail- way Co., Conn., 5s.	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, 6s Newburyport & Amesbury Horse R. R., Mass., 5s.	500.00	500.00	500.00
	5,000.00	5,000.00	5,000.00
	\$108,000.00	\$108,500.00	\$108,275.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Laconia National.	\$1,680.00	\$1,400.00	\$1,400.00
Citizens' National, Tilton.	1,680.00	1,400.00	1,400.00
People's National, Laconia.	2,200.00	2,000.00	2,000.00
	\$5,560.00	\$4,800.00	\$4,800.00
<i>MISCELLANEOUS.</i>			
Minnesota Thresher Manufac. Co....	\$225.00	\$2,650.00	\$2,650.00
Boston Investment Co.	2,500.00	5,000.00	5,000.00
Nashua Trust Co.	5,000.00	5,000.00	5,000.00
Kimball-Champ Investment Co.		2,500.00	2,500.00
Consolidated Gas Co., New York	18,750.00	15,000.00	14,500.00
Kansas Loan & Trust Co.	2,500.00	2,500.00	2,500.00
Winfield Mortgage & Trust Co.	500.00	1,000.00	1,000.00
	\$29,475.00	\$33,650.00	\$33,150.00

BRISTOL SAVINGS BANK.—BRISTOL.

BENJ. F. PERKINS, *President*.WM. C. WHITE, *Treasurer*.

Trustees—Benj. F. Perkins, Burley M. Ames, E. K. Pray, Marshall W. White, Wm. A. Berry, David Mason, Henry C. Whipple, George H. Calley, Chas. H. Proctor.

Investment Committee—Benj. F. Perkins, Burley M. Ames, David Mason, Wm. A. Berry, Henry C. Whipple.

STATEMENT.

Liabilities.

Amount due depositors.....	\$661,411.71	\$661,411.71
Guaranty fund.....	40,000.00	40,000.00
Surplus.....	8,821.81	8,821.81
Interest.....	5,692.23	5,692.23
	\$715,925.75	
Premium on bonds and stocks impaired.....	5,340.00	
	\$710,585.75	\$715,925.75

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$179,970.03	\$179,970.03	\$179,970.03
Loans secured by Western city mortgages.....	47,954.00	47,954.00	47,954.00
Loans secured by local real estate...	18,837.40	18,837.40	18,837.40
Loans on personal security.....	10,449.74	10,449.74	10,449.74
Loans on personal security (Western).....	25,424.70	25,424.70	25,424.70
Loans on collateral security.....	19,066.42	19,066.42	19,066.42
Loans on collateral security (Western).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	118,792.86	118,500.00	115,682.86
Railroad bonds.....	43,650.00	43,000.00	44,000.00
Miscellaneous bonds.....	124,800.00	133,500.00	133,250.00
Bank stock.....	7,950.00	5,300.00	5,300.00
Miscellaneous stocks.....	31,500.00	41,000.00	33,800.00
Warrants.....	7,079.40	7,079.40	7,079.40
Real estate by foreclosure.....	30,799.23	30,799.23	30,799.23
Tax certificates.....	1,046.62	1,046.62	1,046.62
Bank building.....	18,300.54	18,300.54	18,300.54
Cash on deposit in national banks....	15,356.08	15,356.08	15,356.08
Cash on hand.....	4,608.73	4,608.73	4,608.73
	\$710,585.75	\$726,192.89	\$715,925.75

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 16, 1892, to August 22, 1893.

Gross earnings	\$47,344.60
Deduct interest paid out	\$1,479.48
Deduct expenses	2,525.74
Deduct state tax	5,899.76
Deduct other taxes	887.02
Deduct premiums charged off	1,925.00
Deduct losses charged off	5,417.38
Deduct Western foreclosure expenses	603.48
	<hr/>
	\$18,737.86
Net earnings	\$28,606.74
Dividend July, 1893	24,898.53
	<hr/>
To surplus	3,708.21
Surplus and interest, last examination	\$10,805.83
Increase	3,708.21
	<hr/>
Surplus and interest, present examination	\$14,514.04
Incorporated 1868.	
Examination August 22, 1893, by A. W. Baker.	
Treasurer's bond, \$30,000. Date of bond, July 9, 1893.	
Clerk, Raymond Cavis	
Annual compensation of treasurer, \$1,300.	
Annual compensation of clerk, \$500.	
Indebtedness of trustees as principal, nothing; as surety, nothing.	
Amount of deposits, \$661,411.71; increase since last examination, \$19,921.12.	
Amount of deposits received since last examination, including dividends credited, \$143,657.36.	
Amount of dividends declared since last examination, \$24,898.53.	
Amount paid on account of deposits since last examination, \$123.-736.24.	
Total amount loaned or invested in New Hampshire, \$91,262.83.	
Total amount loaned or invested in New England, \$125,918.91.	
Total amount loaned or invested out of New England, \$590,006.84.	
Largest amount loaned to any individual, corporation, or company, \$10,000.	
Number of single loans of \$1,000 or less to separate parties in the State, 66.	
Total number of loans in the State, 76.	

SCHEDULE OF BONDS AND STOCKS OF THE BRISTOL SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Michigan Central, 7s.....	\$1,150.00	\$1,000.00	\$1,000.00
Concord & Claremont, 7s.....	10,500.00	10,000.00	10,000.00
Atlanta & Florida, 6s.....	10,000.00	10,000.00	10,000.00
Spokane Falls & Northern, 6s.....	8,000.00	8,000.00	8,000.00
Spokane & Palouse, 6s.....	4,000.00	5,000.00	5,000.00
Concord & Montreal, 4s.....	10,000.00	10,000.00	10,000.00
	<u>\$43,650.00</u>	<u>\$44,000.00</u>	<u>\$44,000.00</u>
COUNTY.			
Cumberland, Va., 6s.....	\$8,000.00	\$8,000.00	\$8,000.00
Kittitass, Wash., 6s.....	2,040.00	2,000.00	2,000.00
Sweetwater, Wyo., 6s.....	4,120.00	4,000.00	4,000.00
Shelby, Mo., 6s.....	2,500.00	2,500.00	2,500.00
Macon, Ill., 5s.....	4,000.00	4,000.00	4,000.00
	<u>\$20,660.00</u>	<u>\$20,500.00</u>	<u>\$20,500.00</u>
CITY AND TOWN.			
Albany, Ga., 6s.....	\$4,000.00	\$4,000.00	\$4,000.00
Decatur, Ill., 7s.....	5,350.00	5,000.00	5,000.00
Aberdeen, S. Dak., 7s.....	2,100.00	2,000.00	2,000.00
Fargo, N. Dak., 7s.....	2,100.00	2,000.00	2,000.00
Watertown, S. Dak., 6s.....	10,300.00	10,000.00	10,000.00
Olympia, Wash., 6s.....	6,420.00	6,000.00	6,000.00
Missoula, Mont., 6s.....	2,060.00	2,000.00	2,000.00
Fort Worth, Texas, 6s.....	7,560.00	7,000.00	7,000.00
New Whatcom, Wash., 6s.....	10,000.00	10,000.00	10,000.00
North Chicago, Ill., 5s.....	5,300.00	5,000.00	5,000.00
Minneapolis, Minn., 6s.....	7,182.86	10,000.00	7,182.86
Sioux Falls, S. Dak., 5s.....	6,305.00	6,500.00	6,500.00
Haverhill, Mass., 4s.....	10,000.00	10,000.00	10,000.00
Minneapolis, Minn., 4s.....	5,250.00	5,000.00	5,000.00
Portland, Ore., 5s.....	7,630.00	7,000.00	7,000.00
	<u>\$91,557.86</u>	<u>\$91,500.00</u>	<u>\$88,682.86</u>
SCHOOL DISTRICT.			
Dayton, Ohio, Board of Education, 5s.....	\$3,000.00	\$3,000.00	\$3,000.00
Huron, S. Dak., Board of Education, 6s.....	2,000.00	2,000.00	2,000.00
Yakima, Wash., 8s.....	1,575.00	1,500.00	1,500.00
	<u>\$6,575.00</u>	<u>\$6,500.00</u>	<u>\$6,500.00</u>
MISCELLANEOUS.			
Winfield Mort. & Trust Co., deb., 6s..	\$3,000.00	\$3,000.00	\$3,000.00
Iowa Loan & Trust Co., deb., 6s.....	9,500.00	9,500.00	9,500.00
Nebraska Loan & Trust Co., deb., 6s.....	7,000.00	7,000.00	7,000.00
Muscatine Mort. & Trust Co., deb., 6s.....	2,700.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s..	900.00	1,000.00	1,000.00
Cass Avenue Fair Grounds Ry. Co., St. Louis, 5s.....	5,000.00	5,000.00	5,000.00
Marinette Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas City Water Co., Kan., 6s...	5,000.00	5,000.00	5,000.00
Muncie Water-Works, Ind., 6s.....	5,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	2,700.00	3,000.00	3,000.00
Merrill City Water Co., Wis., 6s.....	3,000.00	3,000.00	3,000.00
Huntington Water Co., W. Va., 6s....	3,000.00	3,000.00	3,000.00
Kearney City Water Co., Neb., 6s....	2,000.00	2,000.00	2,000.00
Ark. Water Co., Ark., 6s.....	10,000.00	10,000.00	10,000.00
Decatur Water Co., Ala., 6s.....	2,500.00	10,000.00	10,000.00
Macon Gas-Light & Water Co., Ga., 6s.....	7,000.00	7,000.00	7,000.00
<i>Amount carried forward.....</i>	<u>\$73,300.00</u>	<u>\$81,500.00</u>	<u>\$81,500.00</u>

SCHEDULE OF BONDS AND STOCKS OF THE BRISTOL SAVINGS BANK.
Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$73,300.00	\$81,500.00	\$81,500.00
Fairfield Gas & Electric Co., Ia., 6s..	5,000.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	10,000.00	10,000.00	10,000.00
Newark City Railway Co., Ohio, 6s...	4,750.00	5,000.00	4,750.00
National Cordage Co., Boston, 8s....	4,000.00	4,000.00	4,000.00
Davenport & Rock Island Street Ry. Co., 6s.....	2,000.00	2,000.00	2,000.00
Central Electric Ry. Co., Sacramento, Cal., 6s.....	5,000.00	5,000.00	5,000.00
Western Electric Consolidated Co., Denver, 6s.....	6,000.00	6,000.00	6,000.00
Metropolitan Street Ry. Co., Kansas City, Mo., 5s.....	4,750.00	5,000.00	5,000.00
Minneapolis Gen. Elec. Co., Minn., 6s	5,000.00	5,000.00	5,000.00
" " " " 6s	2,000.00	2,000.00	2,000.00
" " " " 6s	3,000.00	3,000.00	3,000.00
	\$124,800.00	\$133,500.00	\$133,250.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Casco National, Portland, Me.....	\$7,950.00	\$5,300.00	\$5,300.00
<i>MISCELLANEOUS.</i>			
Anglo American Land Mort. Agency Company.....	\$7,000.00	\$7,000.00	\$6,800.00
Iowa Loan & Trust Co.....	10,000.00	10,000.00	10,000.00
Nebraska Loan & Trust Co.....	7,500.00	10,000.00	10,000.00
Dakota Loan & Trust Co.....	1,500.00	3,000.00	1,500.00
Winfield Mortgage & Trust Co.....	500.00	1,000.00	500.00
Muscatine Mortgage & Trust Co.....	5,000.00	10,000.00	5,000.00
	\$31,500.00	\$41,000.00	\$33,800.00

CHESHIRE PROVIDENT INSTITUTION.—KEENE.

A. T. BATCHELDER, *President*. OSCAR G. NIMS, *Treasurer*.

Trustees—John H. Elliot, George A. Wheelock, Henry C. Piper, F. C. Faulkner, J. R. Beal, Wm. S. Briggs, R. H. Porter, Geo. W. Stearns, Frederick A. Faulkner, C. J. Amidon, J. G. Bellows, George H. Tilden, Silas Hardy, F. H. Kingsbury, Wm. H. Elliot, H. B. Viall, Franklin Ripley.

Investment Committee—A. T. Batchelder, R. H. Porter, J. R. Beal, F. A. Faulkner, Wm. H. Elliot.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,833,448.43	\$2,833,448.43
Guaranty fund.....	145,000.00	145,000.00
Surplus.....	3,689.66	3,689.66
Interest.....	9,314.33	9,314.33
Bills payable.....	20,000.00	20,000.00
Premium on bonds and stocks.....	49,737.38	.....
	\$3,061,189.80	\$3,011,452.42

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$458,316.22	\$458,316.22	\$458,316.22
Loans secured by Western city mortgages.....	211,658.33	211,658.33	211,658.33
Loans secured by local real estate...	462,699.48	462,699.48	462,699.48
Loans on personal security.....	140,046.68	140,046.68	140,046.68
Loans on personal security (Western).....	24,480.00	24,480.00	24,480.00
Loans on collateral security.....	104,194.00	104,194.00	104,194.00
Loans on collateral security (Western).....	118,584.24	118,584.24	118,584.24
County, city, town, and district bonds.....	340,306.76	327,066.76	325,204.26
Railroad bonds.....	299,800.00	299,000.00	288,225.00
Miscellaneous bonds.....	478,113.71	513,463.71	508,488.71
Bank stock.....	133,690.00	74,700.00	106,945.00
Railroad stock.....	94,770.00	76,000.00	69,500.00
Miscellaneous stocks.....	66,745.00	84,100.00	65,325.12
County judgments.....	3,225.00	3,225.00	3,225.00
Real estate by foreclosure.....	55,529.75	55,529.75	55,529.75
Real estate purchased: bank building.....	49,546.32	50,000.00	49,546.32
Cash on deposit in national banks....	17,293.61	17,293.61	17,293.61
Cash on hand.....	2,190.70	2,190.70	2,190.70
	\$3,061,189.80	\$3,022,548.48	\$3,011,452.42

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 5, 1892, to May 23, 1893.

Gross earnings	\$151,136.76
Deduct interest paid out	\$784.98
Deduct expenses	3,759.20
Deduct state tax,	26,886.71
Deduct shrinkage of real estate	4,762.38
Deduct losses charged off	41,705.10
Carried to guaranty fund	5,000.00
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	82,898.37
Net earnings	\$68,238.39
From surplus	42,977.17
	<hr/>
Dividends paid Oct., 1892, and April, 1893	\$111,215.56
Surplus and interest, last examination	\$55,981.16
From surplus	42,977.17
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Surplus and interest, present examination	\$13,003.99

Incorporated 1833.

Examination May 23, 1893, by James O. Lyford and A. W. Baker.

Treasurer's bond, \$150,000. Date of bond, Jan. 19, 1882.

Clerks, A. G. Porter, G. E. Cooke.

Annual compensation of treasurer, \$3,300.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$7,500; as surety, \$18,000.

Amount of deposits, \$2,833,448.43; increase since last examination, \$12,499.50.

Amount of deposits received since last examination, including dividends credited, \$414,762.82.

Amount of dividends declared since last examination, \$111,215.56.

Amount paid out on account of deposits since last examination, \$402,261.32.

Total amount loaned or invested in New Hampshire, \$873,817.62.

Total amount loaned or invested in New England, \$933,375.27.

Total amount loaned or invested out of New England, \$2,078,077.15.

Largest amount loaned to any individual, corporation, or company, \$64,268.51.

Number of single loans of \$1,000 or less to separate parties in the State, 506.

Total number of loans in the State, 672.

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROADS.			
Louisiana & Missouri River, 7s.....	\$11,400.00	\$10,000.00	\$10,000.00
Chicago, Milwaukee & St. Paul, 7s....	12,300.00	10,000.00	10,000.00
Kansas Pacific, 6s.....	10,500.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 4s....	16,800.00	20,000.00	16,700.00
Canastota Northern, 6s.....	24,000.00	24,000.00	24,000.00
Atchison, Topeka & Santa Fe, 4s.....	19,750.00	25,000.00	20,000.00
Baltimore & Ohio, 5s.....	11,500.00	10,000.00	10,000.00
Union Pacific, Lincoln & Colorado, 5s	15,400.00	20,000.00	19,150.00
Consolidated of Vermont, 5s.....	14,250.00	15,000.00	15,000.00
Central of New Jersey, 5s.....	22,000.00	20,000.00	20,000.00
Chicago & West Michigan, 5s.....	9,900.00	10,000.00	9,950.00
Cleveland & Pittsburgh, 4 1/2 s.....	11,000.00	10,000.00	10,000.00
New York & Rockaway Beach, 5s....	20,000.00	20,000.00	20,000.00
New York, Brooklyn & Manhattan Beach, 5s.....	20,000.00	20,000.00	20,000.00
Concord & Montreal, 4s.....	30,000.00	30,000.00	30,000.00
Chicago & Northwestern, 7s.....	13,200.00	10,000.00	10,000.00
Rome, Watertown & Ogdensburg, 5s	11,100.00	10,000.00	10,000.00
Morris & Essex, 7s.....	13,100.00	10,000.00	10,000.00
Fitchburg, 4s.....	4,900.00	5,000.00	4,300.00
Chicago & North Michigan, 5s.....	8,700.00	10,000.00	9,125.00
	\$299,800.00	\$299,000.00	\$288,225.00
COUNTY.			
Rice, Kan., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Davison, Dak., 7s.....	10,600.00	10,000.00	10,000.00
Cavalier, Dak., 8s.....	6,300.00	6,000.00	6,000.00
Saguache, Col., 7s.....	5,200.00	5,000.00	5,000.00
San Miguel, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Delta, Col., 8s.....	5,350.00	5,000.00	5,000.00
Cassia, Idaho, 8s.....	5,250.00	5,000.00	5,000.00
Pitkin, Col., 6s.....	13,260.00	13,000.00	13,000.00
Uinta, Wyo., 6s.....	10,200.00	10,000.00	10,000.00
Bingham, Idaho, 8s.....	22,000.00	20,000.00	20,000.00
Oneida, Idaho, 8s.....	11,000.00	10,000.00	10,000.00
Lawrence, S. Dak., 5s.....	10,000.00	10,000.00	9,600.00
Socorro, N. M., 6s.....	13,260.00	13,000.00	13,000.00
Summit, Col., 7s.....	5,000.00	5,000.00	5,000.00
Montrose, Col., 6s.....	6,180.00	6,000.00	6,000.00
La Plata, Col., 6s.....	7,140.00	7,000.00	7,000.00
Kootenai, Idaho, 7s.....	6,180.00	6,000.00	6,000.00
Eagle, Col., 7s.....	10,500.00	10,000.00	10,000.00
Custer, Col., 6s.....	1,200.00	1,200.00	1,200.00
	\$155,720.00	\$149,200.00	\$148,800.00
CITY AND TOWN.			
Decatur, Ill., 7s.....	\$10,700.00	\$10,000.00	\$10,000.00
Pomeroy, Ohio, 8s.....	10,300.00	10,000.00	10,000.00
Toledo, Ohio, 7 3-10s.....	11,500.00	10,000.00	10,000.00
Evansville, Ind., 4s.....	12,000.00	12,000.00	10,800.00
Colorado Springs, Col., 6s.....	15,600.00	15,000.00	15,000.00
Fort Collins, Col., 7s.....	15,000.00	15,000.00	15,000.00
Colorado Springs, Col., 7s.....	10,400.00	10,000.00	10,000.00
Golden, Col., 8s.....	2,040.00	2,000.00	2,000.00
Huron, Dak., 7s.....	5,250.00	5,000.00	5,000.00
Milbank, Dak., 7s.....	10,400.00	10,000.00	10,000.00
El Paso, Texas, 7s.....	5,250.00	5,000.00	5,000.00
Atwood, Kan., 8s.....	3,300.00	3,000.00	3,000.00
Muskegon, Mich., 5s.....	10,500.00	10,000.00	10,000.00
Amount carried forward.....	\$122,240.00	\$117,000.00	\$115,800.00

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT
INSTITUTION.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward</i>	\$122,240.00	\$117,000.00	\$115,800.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Las Animas, Col., 8s.....	6,480.00	6,000.00	6,000.00
Wahpeton, Dak., 8s.....	5,250.00	5,000.00	5,000.00
Canon City, Col., 7s.....	10,300.00	10,000.00	10,000.00
Mission, Kan., 8s.....	8,000.00	8,000.00	8,000.00
Richland, Kan., 8s.....	1,866.76	1,866.76	1,604.26
Salt Lake, Utah, 5s.....	10,000.00	10,000.00	10,000.00
	\$169,136.76	\$162,866.76	\$161,404.26
<i>SCHOOL DISTRICT.</i>			
La Plata Co., No. 9, Col., 8s.....	\$8,240.00	\$8,000.00	\$8,000.00
Ada Co., No. 28, Idaho, 8s.....	7,210.00	7,000.00	7,000.00
	\$15,450.00	\$15,000.00	\$15,000.00
<i>MISCELLANEOUS.</i>			
Keene Gas Light Co., 5s.....	\$3,000.00	\$3,000.00	\$3,000.00
Wakefield Water Co., Mass., 5s.....	15,000.00	15,000.00	13,950.00
Topeka Water Supply Co., Kan., 6s..	5,000.00	5,000.00	4,975.00
Bessemer Ditch Co., Col., 7s.....	10,000.00	10,000.00	10,000.00
Fairmount Cemetery Ass'n, Col., 6s.	10,000.00	10,000.00	9,500.00
Iowa Loan & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Chicago Junction Railway & Union Stock Yards Co., 5s.....	9,800.00	10,000.00	10,000.00
Lombard Investment Co., deb., 6s....	19,200.00	19,200.00	19,200.00
Muscatine Mort. & Trust Co., deb., 6s	4,500.00	5,000.00	5,000.00
Wichita Electric Ry. & Light Co., 6s.	7,500.00	10,000.00	9,500.00
Northwestern Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s...	80,000.00	100,000.00	100,000.00
New Hampshire Trust Co., deb., 6s...	32,000.00	40,000.00	40,000.00
Johnson Loan & Trust Co., deb., 6s..	14,850.00	16,500.00	16,500.00
Kansas Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Kansas Investment Co., deb., 6s.....	25,000.00	25,000.00	25,000.00
New Eng. Loan & Trust Co., deb., 6s.	15,000.00	15,000.00	15,000.00
Davidson Investment Co., deb., 6s....	7,500.00	10,000.00	7,500.00
Davidson Investment Co., deb., 7s.....	17,000.00	17,000.00	17,000.00
Kansas Loan & Trust Co., deb., 6s....	10,000.00	10,000.00	10,000.00
Globe Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Dakota Investment Co., 6½s.....	11,000.00	11,000.00	11,000.00
E. H. Rollins & Sons, deb., 6s.....	15,000.00	15,000.00	15,000.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
Black Hills College, So. Dak., 8s.....	5,000.00	5,000.00	5,000.00
Texarkana Water Co., Ark., 6s.....	10,000.00	10,000.00	9,600.00
Western Irrigat'n & Land Co., Kan., 7s	10,000.00	10,000.00	10,000.00
Wichita Electric Ry. & Light Co., 6s.	16,439.95	16,439.95	16,439.95
Wichita Electric Ry. & Light Co., 6s.	52,823.76	52,823.76	52,823.76
Metropolitan Ry. Co., Denver, Col., 6s	10,000.00	10,000.00	10,000.00
Prowers County Land & Irrigation Co., Col., 6s.....	5,500.00	5,500.00	5,500.00
New Haven & West Haven Horse R. R. Co. & Winchester Ave. R. R. Co., 5s.....	10,000.00	10,000.00	10,000.00
	\$478,113.71	\$513,463.71	\$508,488.71
<i>STOCKS.</i>			
<i>BANK.</i>			
Keene National.....	\$4,200.00	\$2,100.00	\$2,640.00
Ashuelot National, Keene.....	19,050.00	12,700.00	15,505.00
<i>Amount carried forward</i>	\$23,250.00	\$14,800.00	\$18,145.00

SCHEDULE OF BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward</i>	\$23,250.00	\$14,800.00	\$18,145.00
Cheshire National, Keene.....	9,000.00	6,000.00	8,400.00
Citizens' National, Keene.....	5,250.00	3,500.00	3,500.00
Winchester National, Winchester....	22,990.00	20,900.00	20,900.00
Lancaster National, Lancaster.....	21,450.00	16,500.00	16,500.00
Importers & Traders' National, N. Y.	13,750.00	2,500.00	10,000.00
Chemical National, N. Y.....	22,000.00	500.00	17,000.00
Nat'l Bank of the Republic, Boston..	16,000.00	10,000.00	12,500.00
	\$133,690.00	\$74,700.00	\$106,945.00
<i>RAILROAD.</i>			
Morris & Essex.....	\$29,820.00	\$21,000.00	\$21,000.00
Cleveland & Pittsburgh.....	29,200.00	20,000.00	20,000.00
Pittsburgh, Fort Wayne & Chicago..	29,000.00	20,000.00	20,000.00
Union Pacific.....	2,600.00	10,000.00	4,000.00
New York, Brooklyn & Manhattan Beach.	4,150.00	5,000.00	4,500.00
	\$94,770.00	\$76,000.00	\$69,500.00
<i>MISCELLANEOUS.</i>			
Iowa Loan & Trust Co.....	\$20,000.00	\$20,000.00	\$20,000.00
Muscatine Mortgage & Trust Co....	5,000.00	10,000.00	5,000.00
Lombard Investment Co.....	2,500.00	10,000.00	3,000.00
Trust Company of America.....	6,900.00	6,900.00	6,900.00
Anglo-American Land, Mortgage & Agency Co.....	10,000.00	10,000.00	9,725.12
Globe Investment Co.....	5,000.00	10,000.00	5,000.00
Denver Consolidated Electric Co....	13,970.00	12,700.00	11,200.00
Real Estate Trust, Tacoma, Wash....	3,375.00	4,500.00	4,500.00
	\$66,745.00	\$84,100.00	\$65,325.12

CITY GUARANTY SAVINGS BANK.—NASHUA.

CHAS. H. BURNS, *President*.GEO. A. RAMSDELL, *Treasurer*.

Trustees—Charles H. Burns, George F. Wilbur, George B. McQuesten, D. A. Fletcher, W. B. Rotch, Joseph Flather, James M. Swallow, Luther A. Roby, Edward O. Blunt, Daniel T. Buttrick, George A. Ramsdell, F. M. Winn, John A. Spalding, James H. Reed, Mark R. Buxton, Charles H. Burk, Charles M. Stratton, A. N. Shepard.

Investment Committee—Charles H. Burns, John A. Spalding, George A. Ramsdell.

STATEMENT.

Liabilities.

Amount due depositors	\$405,395.39	\$405,395.39
Guaranty fund	65,000.00	65,000.00
Surplus	7,429.26	7,429.26
Interest	3,014.20	3,014.20
Premium on bonds and stocks	8,656.00	
	<u>\$489,494.85</u>	<u>\$480,838.85</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$30,900.00	\$30,900.00	\$30,900.00
Loans secured by Western city mortgages	34,504.80	34,504.80	34,504.80
Loans secured by local real estate	154,268.69	154,268.69	154,268.69
Loans on personal security	45,346.36	45,346.36	45,346.36
Loans on personal security (Western)	4,709.83	4,709.83	4,709.83
Loans on collateral security	49,757.26	49,757.26	49,757.26
Loans on collateral security (Western)	2,500.00	2,500.00	2,500.00
County, city, town, and district bonds	66,293.44	64,883.44	64,883.44
Miscellaneous bonds	10,106.00	10,700.00	10,700.00
Bank stock	11,865.00	11,300.00	11,300.00
Railroad stock	42,320.00	32,200.00	34,895.00
Manufacturing stock	8,300.00	7,000.00	8,250.00
Miscellaneous stocks	7,600.00	7,800.00	7,800.00
County judgments	2,931.88	2,931.88	2,931.88
Real estate by foreclosure	5,800.00	5,800.00	5,800.00
Cash on deposit in national banks	11,805.47	11,805.47	11,805.47
Cash on hand	486.12	486.12	486.12
	<u>\$489,494.85</u>	<u>\$476,893.85</u>	<u>\$480,838.85</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 14, 1892, to August 28, 1893.

Gross earnings	\$26,540.05
Deduct interest paid out	\$863.35
Deduct expenses	2,097.19
Deduct taxes	278.10
Deduct foreclosure expenses	271.07
Deduct premiums charged off	517.74
Deduct losses charged off	3,740.83
Dividend to stockholders	3,250.00
	<hr/>
	\$1,018.28
Net earnings	\$15,521.77
Dividends to depositors April, 1893	14,246.45
	<hr/>
To surplus	\$1,275.32
Surplus and interest, last examination	\$9,168.14
Increase	1,275.32
	<hr/>
Surplus and interest, present examination	\$10,443.46

Incorporated 1863, chartered as Guaranty Savings Bank 1891.

Examination Aug. 28, 1893, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, June 1, 1893.

Clerk, William R. Wilcox.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$10,500; as surety, \$8,000.

Amount of deposits, \$405,395.39; increase since last examination, \$36,613.75.

Amount of deposits received since last examination, including dividends credited, \$134,324.51.

Amount of dividends declared since last examination, \$14,246.45.

Amount paid out on account of deposits since last examination, \$97,710.76.

Total amount loaned or invested in New Hampshire, \$301,113.90.

Total amount loaned or invested in New England, \$308,863.90.

Total amount loaned or invested out of New England, \$171,974.95.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the State, 135.

Total number of loans in the State, 215.

SCHEDULE OF BONDS AND STOCKS OF THE CITY GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Albany, Wyo., 6s.....	\$5,200.00	\$5,000.00	\$5,000.00
Spokane, Wash., 6s.....	10,600.00	10,000.00	10,000.00
Clallam, Wash., 6s.....	5,050.00	5,000.00	5,000.00
Johnson, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Weston, Wyo., 6s.....	2,060.00	2,000.00	2,000.00
Archuleta, Col., 7s.....	3,060.00	3,000.00	3,000.00
Chaffee, Col., 6s.....	5,000.00	5,000.00	5,000.00
Montrose, Col., 6s.....	3,090.00	3,000.00	3,000.00
	\$39,160.00	\$38,000.00	\$38,000.00
CITY AND TOWN.			
Ogden, Utah, 6s.....	\$5,250.00	\$5,000.00	\$5,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Wilson, N. C., 5s.....	2,850.00	3,000.00	3,000.00
Sioux City, Iowa, 6s.....	3,883.44	3,883.44	3,883.44
	\$22,133.44	\$21,883.44	\$21,883.44
SCHOOL DISTRICT.			
Las Animas Co., Col., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Equitable Mortgage Co., deb., 7s....	\$4,606.00	\$4,700.00	\$4,700.00
Western Farm Mortgage Trust Co., deb., 7s.....	500.00	1,000.00	1,000.00
Denver Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
	\$10,106.00	\$10,700.00	\$10,700.00
STOCKS.			
BANK.			
First National, Nashua.....	\$11,865.00	\$11,300.00	\$11,300.00
RAILROAD.			
Union Pacific.....	\$520.00	\$2,000.00	\$2,245.00
Chicago, Burlington & Quincy	4,250.00	5,000.00	5,000.00
Peterborough.....	2,600.00	2,600.00	1,925.00
Concord & Montreal, class 1.....	17,500.00	12,500.00	12,500.00
Northern.....	7,250.00	5,000.00	6,850.00
Concord & Montreal, class 4.....	10,200.00	5,100.00	6,375.00
	\$42,320.00	\$32,200.00	\$34,895.00
MANUFACTURING.			
Champion Card Paper Co., Mass.....	\$6,250.00	\$5,000.00	\$6,250.00
Atherton Machine Co., Mass.....	1,500.00	1,500.00	1,500.00
Nashua Manufacturing Co	550.00	500.00	500.00
	\$8,300.00	\$7,000.00	\$8,250.00
MISCELLANEOUS.			
Guarantee Loan & Trust Co., Texas.	\$400.00	\$800.00	\$800.00
Denver Consolidated Electric Co....	2,200.00	2,000.00	2,000.00
Western Investment & Realty Co....	5,000.00	5,000.00	5 000.00
	\$7,600.00	\$7,800.00	\$7,800.00

COCHECHO SAVINGS BANK.—DOVER.

MICAJAH S. HANSCOM, *President*. HARRY HOUGH, *Treasurer*.

Trustees—Micajah S. Hanscom, John S. Glass, James E. Lothrop, Rufus Haley, Abram M. Drake, Harrison Haley, Ralph Hough, George A. Thompson, Michael Killoren, Augustus B. Burwell, Augustus T. Coleman, Amos W. Downing, Timothy N. Snell, Thomas Currier, Marshall B. Hammond, Benjamin F. Kennard, Harry Hough.

Investment Committee—M. S. Hanscom, John S. Glass, Harrison Haley, Harry Hough.

STATEMENT.

Liabilities.

Amount due depositors	\$381,751.50		\$381,751.50
Guaranty fund.....	18,000.00		18,000.00
Surplus.....	784.93		784.93
Interest	1,670.56		1,670.56
	\$402,206.99		
Premium on bonds and stocks im- paired	27,974.00		
	\$374,232.99		\$402,206.99

Resources.

	Market Value, June 28, 1893.	Par Value.	Value on Books.
Loans secured by local real estate...	\$129,198.45	\$129,198.45	\$129,198.45
Loans on personal security.....	39,921.61	39,921.61	39,921.61
Loans on collateral security.....	65,225.72	65,225.72	65,225.72
Railroad bonds.....	89,670.00	127,887.50	107,717.75
Bank stock.....	31,875.00	32,100.00	32,000.00
Railroad stock.....	2,300.00	10,000.00	12,101.25
Real estate purchased	10,000.00	10,000.00	10,000.00
Cash on deposit in national banks...	6,042.21	6,042.21	6,042.21
	\$374,232.99	\$420,375.49	\$402,206.99

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 30, 1892, to March 7, 1893.

Gross earnings	\$20,010.75
Deduct interest paid out	\$359.98
Deduct expenses	1,377.74
Deduct state tax	3,254.82
Deduct other taxes	221.40
Carried to guaranty fund	1,800.00
	<hr/>
	\$7,013.94
Net earnings	\$12,996.81
From surplus	381.19
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Dividends paid July, 1892, and January, 1893	\$13,378.00
Surplus and interest, last examination	\$2,836.68
From surplus	381.19
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Surplus and interest, present examination	\$2,455.49

Incorporated 1872.

Examination March 7, 1893, by A. W. Baker.

Treasurer's bond, \$40,000. Date of bond, March 23, 1892.

Annual compensation of treasurer, \$1,200.

Indebtedness of trustees as principal, \$36,887.73; as surety, \$5,050.

Amount of deposits, \$381,751.50; increase since last examination, \$35,674.49.

Amount of deposits received since last examination, including dividends credited, \$121,549.66.

Amount of dividends declared since last examination, \$13,378.

Amount paid out on account of deposits since last examination, \$85,875.17.

Total amount loaned or invested in New Hampshire, \$282,387.99.

Total amount loaned or invested in New England, \$303,980.74.

Total amount loaned or invested out of New England, \$98,226.25.

Largest amount loaned to any individual, corporation, or company, \$19,000.

Number of single loans of \$1,000 or less to separate parties in the State, 68.

Total number of loans in the State, 133.

SCHEDULE OF BONDS AND STOCKS OF THE COCHECHO SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
New York & New England, 7s.....	\$23,400.00	\$20,000.00	\$21,592.75
Atlantic & Pacific, 4s.....	6,300.00	10,000.00	10,356.25
Mexican Central, 4s.....	14,750.00	25,000.00 }	18,906.25
Mexican Central, 3s.....	640.00	4,000.00 }	
Southern Pacific, 6s.....	11,300.00	10,000.00	10,512.50
Texas & Pacific, 5s.....	1,380.00	2,000.00 }	
Texas & Pacific, 5s.....	680.00	4,000.00 }	4,906.25
Atchison, Topeka & Santa Fé, 4s.....	17,775.00	22,500.00 }	
Atchison, Topeka & Santa Fé, 5s.....	13,200.00	30,000.00 }	41,443.75
Atchison, Topeka & Santa Fé, scrip..	180.00	307.50 }	
Atchison, Topeka & Santa Fé, scrip..	65.00	80.00 }	
	\$89,670.00	\$127,887.50	\$107,717.75
STOCKS.			
BANK.			
Newmarket National.....	\$900.00	\$1,000.00	\$900.00
Farmington National.....	375.00	500.00	500.00
Cocheco National.....	30,600.00	30,600.00	30,600.00
	\$31,875.00	\$32,100.00	\$32,000.00
RAILROAD.			
Atchison, Topeka & Santa Fé.....	\$2,300.00	\$10,000.00	\$12,101.25

COLEBROOK GUARANTY SAVINGS BANK.—COLEBROOK.

WILLIAM R. DANFORTH, *President*. H. F. BAILEY, *Treasurer*.

Trustees—William R. Danforth, H. F. Bailey, F. B. Crawford, George Van Dyke, W. E. Drew, T. F. Johnson, T. H. Van Dyke, J. H. Dudley, Henry O. Kent.

Investment Committee—William R. Danforth, George Van Dyke, T. F. Johnson, F. B. Crawford, Henry O. Kent.

STATEMENT.

Liabilities.

Amount due depositors.....	\$167,158.16	\$167,158.16
Guaranty fund.....	25,000.00	25,000.00
Surplus.....	1,585.04	1,585.04
Interest.....	184.15	184.15
Premium on bonds and stocks.....	784.00	
	<u>\$194,711.35</u>	<u>\$193,927.35</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$9,180.00	\$9,180.00	\$9,180.00
Loans secured by Western city mortgages.....	10,900.00	10,900.00	10,900.00
Loans secured by local real estate...	37,045.69	37,045.69	37,045.69
Loans on personal security.....	66,966.20	66,966.20	66,966.20
Loans on collateral security.....	7,300.00	7,300.00	7,300.00
Loans secured by Canadian farm mortgages.....	21,330.00	21,330.00	21,330.00
County, city, town, and district bonds.....	7,784.00	7,200.00	7,200.00
Miscellaneous bonds.....	7,000.00	7,000.00	7,000.00
Bank stock.....	2,500.00	2,500.00	2,500.00
Miscellaneous stocks.....	4,200.00	4,000.00	4,000.00
Warrants.....	13,686.12	13,686.12	13,686.12
Tax sales certificates, local.....	328.31	328.31	328.31
Cash on deposit in national banks..	6,491.03	6,491.03	6,491.03
	<u>\$194,711.35</u>	<u>\$193,927.35</u>	<u>\$193,927.35</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 2, 1892, to August 23, 1893.

Gross earnings	\$10,200.91
Deduct interest paid out	\$67.06
Deduct expenses	636.62
Deduct state tax	1,442.51
Deduct premiums charged off	20.00
Deduct losses charged off	2,562.63
Dividend to stockholders	1,500.00
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	6,228.82
Net earnings	\$3,972.09
From surplus	1,722.07
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Dividends Dec., 1892, and June, 1893	5,694.16
Surplus and interest, last examination	\$3,491.26
From surplus	1,722.07
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Surplus and interest, present examination	\$1,769.19

Incorporated 1889.

Examination Aug. 23, 1893, by James O. Lyford.

Treasurer's bond, \$30,000. Date of bond, Nov. 30, 1892.

Clerk, E. F. Bailey.

Annual compensation of treasurer, \$400.

Annual compensation of clerk, \$100.

Indebtedness of trustees as principal, \$8,029.62; as surety, nothing.

Amount of deposits, \$167,158.16; increase since last examination, \$33,428.39.

Amount of deposits received since last examination, including dividends credited, \$77,729.76.

Amount of dividends declared since last examination, \$5,694.16.

Amount paid out on account of deposits since last examination, \$44,301.37.

Total amount loaned or invested in New Hampshire, \$110,049.76.

Total amount loaned or invested in New England, \$111,831.23.

Total amount loaned or invested out of New England, \$82,096.12.

Largest amount loaned to any individual, corporation, or company, \$9,765.

Number of single loans of \$1,000 or less to separate parties in the State, 68.

Total number of loans in the State, 96.

SCHEDULE OF BONDS AND STOCKS OF THE COLEBROOK GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Garfield, Col., 7s.....	\$3,604.00	\$3,400.00	\$3,400.00
CITY.			
Council Bluffs, Iowa, 6s.....	\$4,180.00	\$3,800.00	\$3,800.00
MISCELLANEOUS.			
Grand Forks Gas & Electric Co., 6s..	\$2,000.00	\$2,000.00	\$2,000.00
Denver Consolidated Electric Co., 6s.	2,000.00	2,000.00	2,000.00
New Mexico Savings Bank & Trust Co., deb., 7s.....	3,000.00	3,000.00	3,000.00
	\$7,000.00	\$7,000.00	\$7,000.00
STOCKS.			
BANK.			
First National, Childress, Tex.....	\$500.00	\$500.00	\$500.00
Helena National, Helena, Mont.....	500.00	500.00	500.00
National of Sioux City, Iowa.....	500.00	500.00	500.00
City National, Wichita Falls, Tex....	500.00	500.00	500.00
Merchants' National, Portland, Or...	500.00	500.00	500.00
	\$2,500.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Lancaster Trust Co., Lancaster.....	\$1,050.00	\$1,000.00	\$1,000.00
Eastern Banking Co., Hastings, Neb.	1,500.00	1,500.00	1,500.00
Farmers' Trust Co., Sioux City, Iowa	500.00	500.00	500.00
Denver Consolidated Electric Co....	1,150.00	1,000.00	1,000.00
	\$4,200.00	\$4,000.00	\$4,000.00

CONNECTICUT RIVER SAVINGS BANK.—CHARLES-TOWN.

RICHARD ROBERTSON, *President*. GEORGE OLCOTT, *Treasurer*.

Trustees—Joseph G. Briggs, Charles C. Kimball, George Olcott, Nathaniel G. Brooks, Horace Hull, Henry Olcott, Herbert W. Bond, Silas E. Noyes, Horace B. Wing, Richard Robertson, Franklin W. Putnam, George S. Bond, Bolivar Lovell, George H. Messer, Roswell W. Robertson, Edward Cooley, Jackson Marvin.

Investment Committee—Richard Robertson, George Olcott, Joseph G. Briggs, George S. Bond, Henry Olcott.

STATEMENT.

Liabilities.

Amount due depositors.....	\$699,676.80	\$699,676.80
Guaranty fund.....	40,000.00	40,000.00
Interest.....	9,218.03	9,218.03
Premium on bonds and stocks.....	2,762.00	
	\$751,656.83	\$748,894.83

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$386,756.33	\$386,756.33	\$386,756.33
Loans secured by Western city mortgages.....	20,000.00	20,000.00	20,000.00
Loans secured by local real estate...	35,321.00	35,321.00	35,321.00
Loans on personal security.....	26,158.00	26,158.00	26,158.00
Loans on personal security (Western).....	47,075.64	47,075.64	47,075.64
Loans on collateral security.....	28,200.00	28,200.00	28,200.00
Loans on collateral security (Western).....	31,350.00	31,350.00	31,350.00
County, city, town, and district bonds.....	49,230.00	47,100.00	47,900.00
Railroad bonds.....	17,290.00	16,000.00	16,800.00
Miscellaneous bonds.....	30,590.00	30,500.00	30,500.00
Bank stock.....	30,000.00	27,000.00	30,648.00
Miscellaneous stocks.....	3,500.00	2,000.00	2,000.00
Warrants.....	1,285.41	1,285.41	1,285.41
Real estate by foreclosure.....	510.00	510.00	510.00
Certificates of deposit.....	15,500.00	15,500.00	15,500.00
Cash on deposit in national banks....	28,890.45	28,890.45	28,890.45
	\$751,656.83	\$743,646.83	\$748,894.83

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 16, 1892, to September 25, 1893.

Gross earnings	\$50,281.06
Deduct interest paid out	\$2,428.82
Deduct expenses	3,165.34
Deduct state tax	7,378.50
Deduct other taxes	297.53
Deduct premiums charged off	3,596.00
Carried to guaranty fund	1,000.00
	<hr/>
	17,866.19
Net earnings	\$32,414.87
Dividends paid Nov., 1892, and May, 1893	28,705.01
	<hr/>
To surplus	\$3,709.86
Surplus and interest, last examination	\$5,508.17
Increase	3,709.86
	<hr/>
Surplus and interest, present examination	\$9,218.03

Incorporated June, 1851.

Examination Sept. 25, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$60,000. Date of bond, Feb. 5, 1889.

Clerk, Herbert W. Bond.

Annual compensation of treasurer, \$2,850.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$1,400; as surety, \$1,000.

Amount of deposits, \$699,676.80; decrease since last examination, \$41,908.06.

Amount of deposits received since last examination, including dividends credited, \$128,550.14.

Amount of dividends declared since last examination, \$28,705.01.

Amount paid out on account of deposits since last examination, \$170,458.20.

Total amount loaned or invested in New Hampshire, \$136,727.45.

Total amount loaned or invested in New England, \$136,727.45.

Total amount loaned or invested out of New England, \$612,167.38

Largest amount loaned to any individual, corporation, or company \$18,000.

Number of single loans of \$1,000 or less to separate parties in the State, 77.

Total number of loans in the State, 94.

SCHEDULE OF BONDS AND STOCKS OF THE CONNECTICUT RIVER
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Union Pacific, 6s.....	\$11,990.00	\$11,000.00	\$11,500.00
Central Pacific, 6s	5,300.00	5,000.00	5,300.00
	\$17,290.00	\$16,000.00	\$16,800.00
CITY AND TOWN.			
Chicago, Ill., 7s.....	\$2,160.00	\$2,000.00	\$2,100.00
St. Louis, Mo., 6s.....	10,540.00	9,000.00	9,400.00
Cleveland, Ohio, 6s.....	5,400.00	5,000.00	5,300.00
Lincoln, Neb., 5s.....	20,000.00	20,000.00	20,000.00
	\$38,100.00	\$36,000.00	\$36,800.00
SCHOOL DISTRICT.			
Barnes County No. 16, Dak., 8s.....	\$500.00	\$500.00	\$500.00
Hitchcock County No. 5, Neb., 7s.....	630.00	600.00	600.00
Manti, San Pete Co., Utah, 6s.....	10,000.00	10,000.00	10,000.00
	\$11,130.00	\$11,100.00	\$11,100.00
MISCELLANEOUS.			
Medical Fund Society, St. Louis, Mo., 6s	\$10,000.00	\$10,000.00	\$10,000.00
Village of Valparaiso, Neb., 6s.....	1,590.00	1,500.00	1,500.00
New England Mortgage Security Co., deb., 5s	19,000.00	19,000.00	19,000.00
	\$30,590.00	\$30,500.00	\$30,500.00
STOCKS.			
BANK.			
Connecticut River National, Charlestown	\$18,200.00	\$14,000.00	\$17,648.00
First National, Weeping Water, Neb.	3,000.00	3,000.00	3,000.00
State Bank of Renwick, Iowa	3,300.00	3,000.00	3,000.00
Farmers' National, Muncie, Ind.....	5,500.00	5,000.00	5,000.00
	\$30,000.00	\$25,000.00	\$28,648.00
MISCELLANEOUS.			
Bailey Loan Co., Rapid City, Dak....	\$2,000.00	\$2,000.00	\$2,000.00
Real Estate Trust Co., Tacoma, Wash.	1,500.00	2,000.00	2,000.00
	\$3,500.00	\$4,000.00	\$4,000.00

CONTOOCH VALLEY SAVINGS BANK.—PETER- BOROUGH.

JOHN H. CUTLER *President.* WINSLOW S. KEYS, *Treasurer.*

Trustees—John H. Cutler, Charles Wilder, Charles Scott, Sylvester Tenney, Thomas B. Tucker, Dalphon Osborn, W. S. Goodenow, Daniel G. Jones, Winslow S. Keys, John P. Hills, Henry Knight, R. B. Hatch, D. M. White, James F. Brennan, C. P. Richardson, L. F. Richardson, Jesse Martin, John Cragin.

Investment Committee—Sylvester Tenney, John H. Cutler, Dalphon Osborn, Thomas B. Tucker, W. S. Goodenow.

STATEMENT.

Liabilities.

Amount due depositors.....	\$78,000.57	\$78,000.57
Guaranty fund.....	1,875.00	1,875.00
Interest.....	370.56	370.56
	<hr/>	
Premium on bonds and stocks im- paired.....	\$80,246.13 4,121.00	
	<hr/>	
	\$76,125.13	\$80,246.13

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$3,775.00	\$3,775.00	\$3,775.00
Loans secured by Western city mortgages.....	3,950.00	3,950.00	3,950.00
Loans secured by local real estate...	12,143.97	12,143.97	12,143.97
Loans on personal security.....	2,275.00	2,275.00	2,275.00
Loans on collateral security.....	260.52	260.52	260.52
County, city, town, and district bonds.....	19,142.66	18,133.33	18,733.66
Miscellaneous bonds.....	20,600.00	22,000.00	21,905.00
Bank stock.....	1,000.00	1,000.00	1,000.00
Manufacturing stock.....	800.00	2,000.00	2,000.00
Miscellaneous stocks.....	4,000.00	6,000.00	6,025.00
Real estate by foreclosure.....	7,150.00	7,150.00	7,150.00
Bank fixtures.....	220.56	220.56	220.56
Cash in hands of investing agents...	202.93	202.93	202.93
Cash on deposit in national banks...	393.41	393.41	393.41
Cash on hand.....	211.08	211.08	211.08
	<hr/>		
	\$76,125.13	\$79,715.80	\$80,246.13

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1892, to May 10, 1893.

Gross earnings	\$4,023.37
Deduct interest paid out	\$128.28
Deduct expenses	534.09
Deduct state tax	639.13
Deduct other taxes	655.37
Deduct losses charged off	275.00
	<hr/>
	2,231.87
	<hr/>
Net earnings	\$1,791.50
From surplus	787.67
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Dividends July, 1892, and Jan., 1893	\$2,579.17
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Surplus and interest, last examination	\$1,158.23
From surplus	787.67
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Surplus and interest, present examination	\$370.56

Incorporated 1883.

Examination May 10, 1893, by William A. Heard.

Treasurer's bond, \$25,000. Date of bond, March 6, 1885.

Annual compensation of treasurer, \$200.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$78,000.57; increase since last examination, \$2,069.12.

Amount of deposits received since last examination, including dividends credited, \$15,470.51.

Amount of dividends declared since last examination, \$2,579.17.

Amount paid out on account of deposits since last examination, \$13,401.39.

Total amount loaned or invested in New Hampshire, \$20,009.54.

Total amount loaned or invested in New England, \$21,529.54.

Total amount loaned or invested out of New England, \$58,716.59.

Largest amount loaned to any individual, corporation, or company, \$1,800.

Number of single loans of \$1,000 or less, to separate parties in the State, 42.

Total number of loans in the State, 43.

SCHEDULE OF BONDS AND STOCKS OF THE CONTOOCCOOK VALLEY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Montrose, Col., 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
Cochise, Arizona, 7s.....	3,270.00	3,000.00	3,150.00
	\$5,330.00	\$5,000.00	\$5,150.00
CITY AND TOWN.			
Glenwood Springs, Col., 8s.....	\$2,140.00	\$2,000.00	\$2,120.00
Coolidge, Kan., 7s.....	3,150.00	3,000.00	3,060.00
Rapid City, Dak., 7s.....	3,150.00	3,000.00	3,150.00
Ashton, Dak., 8s.....	2,120.00	2,000.00	2,100.00
Tamarac, Minn., 10s.....	525.00	500.00	520.00
	\$11,085.00	\$10,500.00	\$10,950.00
SCHOOL DISTRICT.			
Clay County No. 67, Neb., 7s.....	\$816.00	\$800.00	\$832.00
Deuel County No. 38, Neb., 7s.....	366.66	333.33	346.66
Weston, Dak., 7s.....	1,545.00	1,500.00	1,455.00
	\$2,727.66	\$2,633.33	\$2,633.66
MISCELLANEOUS.			
Custer Realty Co., Neb., 6½s.....	\$2,500.00	\$2,500.00	\$2,500.00
Consolidated Electric Light & Power Co., Kansas City, 6s.....	2,000.00	2,000.00	2,000.00
Columbus Water Co., Kan., 6s.....	2,000.00	2,000.00	2,000.00
New England Trust Co., Kansas City, Mo., deb., 6s.....	1,000.00	1,000.00	1,000.00
New England Trust Co., Kansas City, Mo., deb., 7s.....	1,500.00	1,500.00	1,500.00
Larned Electric Light Co., 8s.....	5,000.00	5,000.00	4,955.00
Brainerd Water Co., Minn., 6s.....	1,000.00	1,000.00	950.00
St. Cloud Gas & Electric Light Co., 7s.	2,000.00	2,000.00	2,000.00
Broken Bow Lodge, I. O. O. F., 7s....	1,000.00	1,000.00	1,000.00
Newton Water Co., Kan., 6s.....	1,000.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s..	1,600.00	2,000.00	2,000.00
	\$20,600.00	\$22,000.00	\$21,905.00
STOCKS.			
BANK.			
Middleport Nat'l, Middleport, Ohio..	\$1,000.00	\$1,000.00	\$1,000.00
MANUFACTURING.			
Page Belting Co., common.....	\$800.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
New Hampshire Trust Co.....	\$1,250.00	\$2,500.00	\$2,500.00
Nebraska Loan & Trust Co.....	750.00	1,000.00	1,000.00
Vermont Loan & Trust Co.....	500.00	500.00	525.00
Globe Investment Co.....	500.00	1,000.00	1,000.00
New England Loan & Trust Co., pref.	1,000.00	1,000.00	1,000.00
	\$4,000.00	\$6,000.00	\$6,025.00

CONWAY SAVINGS BANK.—CONWAY.

BENJAMIN F. CLARK, *President*. C. W. WILDER, *Treasurer*.

Trustees—R. B. Thom, L. H. Eastman, S. C. Hill, L. C. Quint, William Kennett, F. L. Mason, H. B. Fifield, C. W. Wilder, B. F. Clark, W. S. Abbott, F. W. Davis, John Chase, John C. L. Wood, J. M. Fifield, S. A. Evans, W. S. Morton.

Investment Committee—Benjamin F. Clark, L. C. Quint, L. H. Eastman, R. B. Thom, C. W. Wilder.

STATEMENT.

Liabilities.

Amount due depositors.....	\$144,748.18		\$144,748.18
Guaranty fund.....	6,164.90		6,164.90
Surplus.....	1,314.85		1,314.85
Interest.....	1,556.15		1,556.15
Special deposits.....	1,397.70		1,397.70
	\$155,181.78		
Premium on bonds and stocks im- paired.....	180.00		
	\$155,001.78		\$155,181.78

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$7,202.13	\$7,202.13	\$7,202.13
Loans secured by Western city mortgages.....	4,569.50	4,569.50	4,569.50
Loans secured by local real estate...	54,334.52	54,334.52	54,334.52
Loans on personal security.....	23,637.03	23,637.03	23,637.03
Loans on personal security (West- ern).....	600.00	600.00	600.00
Loans on collateral security.....	7,696.31	7,696.31	7,696.31
United States bonds.....	110.00	100.00	100.00
County, city, town, and district bonds.....	15,600.00	15,000.00	14,980.00
Miscellaneous bonds.....	25,310.00	26,250.00	26,250.00
Bank stock.....	4,000.00	4,000.00	4,000.00
Manufacturing stock.....	2,000.00	2,000.00	2,000.00
Miscellaneous stocks.....	6,130.00	6,300.00	6,000.00
Cash on deposit in national banks...	2,644.93	2,644.93	2,644.93
Cash on hand.....	1,167.36	1,167.36	1,167.36
	\$155,001.78	\$155,501.78	\$155,181.78

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 26, 1892, to September 4, 1893.

Gross earnings	\$10,284.65
Deduct interest paid out	\$188.75
Deduct expenses	1,170.19
Deduct state tax	1,255.97
Deduct other taxes	304.15
Deduct premiums charged off	471.00
Carried to guaranty fund	2,572.69
	<hr/>
	5,962.75
Net earnings	\$4,321.90
From surplus	778.41
	<hr/>
Dividends Dec., 1892, and June, 1893	5,100.31
Surplus and interest, last examination	\$3,649.41
From surplus	778.41
	<hr/>
Surplus and interest, present examination	\$2,871.00

Incorporated 1869.

Examination Sept. 4, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$30,000. Date of bond, Jan. 20, 1893.

Annual compensation of treasurer, \$700.

Indebtedness of trustees as principal, \$1,000; as surety, \$3,210.40.

Amount of deposits, \$144,748.18; increase since last examination, \$8,325.

Amount of deposits received since last examination, including dividends credited, \$51,007.16.

Amount of dividends declared since last examination, \$5,100.31.

Amount paid out on account of deposits since last examination, \$42,682.16.

Total amount loaned or invested in New Hampshire, \$96,654.61.

Total amount loaned or invested in New England, \$98,480.15.

Total amount loaned or invested out of New England, \$56,701.63.

Largest amount loaned to any individual, corporation, or company, \$4,750.

Number of single loans of \$1,000 or less to separate parties in the State, 215.

Total number of loans in the State, 231.

SCHEDULE OF BONDS AND STOCKS OF THE CONWAY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
United States, 4s.....	\$110.00	\$100.00	\$100.00
COUNTY.			
Summit, Col., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00
Garfield, Col., 7s.....	2,100.00	2,000.00	2,000.00
Clallan, Wash., 6s.....	3,030.00	3,000.00	2,980.00
	\$6,180.00	\$6,000.00	\$5,980.00
CITY AND TOWN.			
Grand Forks, N. Dak., 6s.....	\$3,150.00	\$3,000.00	\$3,000.00
Great Falls, Mont., 6s.....	3,180.00	3,000.00	3,000.00
	\$6,330.00	\$6,000.00	\$6,000.00
SCHOOL DISTRICT.			
Gunnison Co. No. 1, Col., 6s.....	\$3,090.00	\$3,000.00	\$3,000.00
MISCELLANEOUS.			
Denver Consolidated Electric Co., 6s	\$2,000.00	\$2,000.00	\$2,000.00
Consolidated Light & Power Co., Dover, 6s.....	2,000.00	2,000.00	2,000.00
Kansas Investment Co., Topeka, deb., 6s.....	2,500.00	2,500.00	2,500.00
Equitable Mortgage Co., Kansas City, Mo., 7s.....	1,960.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s..	3,600.00	4,500.00	4,500.00
Nashua Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Rochester Loan & Banking Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Dakota Investment Co., deb., 7s.....	750.00	750.00	750.00
Dakota Investment Co., deb., 6½s....	1,500.00	1,500.00	1,500.00
Dakota Loan & Trust Co., S. Dak., deb., 6s.....	1,000.00	1,000.00	1,000.00
Metropolitan Railway Co., Denver, 6s			
Portland Consolidated Street Rail- way Co., Oregon, 6s.....	2,000.00	2,000.00	2,000.00
Western Electric Construction Co., Denver, 6s.....	2,000.00	2,000.00	2,000.00
	\$25,310.00	\$26,250.00	\$26,250.00
STOCKS.			
BANK.			
Cochecho National, Dover.....	\$4,000.00	\$4,000.00	\$4,000.00
MANUFACTURING.			
Page Belting Co., preferred.....	\$2,000.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Nashua Trust Co.....	\$1,000.00	\$1,000.00	\$1,000.00
Denver Consolidated Electric Co....	3,630.00	3,300.00	3,300.00
Investment Trust Co. of America, Topeka.....	1,500.00	2,000.00	1,700.00
	\$6,130.00	\$6,300.00	\$6,000.00

DARTMOUTH SAVINGS BANK.—HANOVER.

N. S. HUNTINGTON, *President*. CHARLES P. CHASE, *Treasurer*.

Trustees—N. S. Huntington, M. H. Barstow, C. Benton, J. L. Bridgman, Charles P. Chase, S. W. Cobb, F. W. Davison, G. Hitchcock, H. H. Holt, H. V. Partridge, E. R. Ruggles, E. P. Storrs.

Investment Committee—N. S. Huntington, H. Hitchcock, S. W. Cobb, C. P. Chase.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,185,235.17	\$1,185,235.17
Guaranty fund.....	55,000.00	55,000.00
Surplus.....	27,501.93	27,501.93
Interest.....	23,110.97	23,110.97
Premium on bonds and stocks.....	40,160.93	
	\$1,331,009.00	\$1,290,848.07

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$440,774.73	\$440,774.73	\$440,774.73
Loans secured by Western city mortgages.....	113,440.00	113,440.00	113,440.00
Loans secured by local real estate...	81,170.85	81,170.85	81,170.85
Loans on personal security.....	31,013.43	31,013.43	31,013.43
Loans on personal security (Western)	6,000.00	6,000.00	6,000.00
Loans on collateral security.....	12,636.49	12,636.49	12,636.49
County, city, town, and district bonds.....	320,452.00	305,860.00	303,690.40
Railroad bonds.....	228,280.00	261,000.00	212,232.92
Miscellaneous bonds.....	37,000.00	37,000.00	36,950.00
Bank stock.....	21,560.00	15,400.00	15,400.00
Railroad stock.....	3,763.00	3,100.00	2,700.00
Manufacturing stock.....	2,928.00	3,000.00	2,848.75
Miscellaneous stocks.....	150.00	150.00	150.00
Real estate purchased (bank building).....	8,000.00	8,000.00	8,000.00
Cash on deposit in national banks...	15,417.77	15,417.77	15,417.77
Cash on hand.....	8,422.73	8,422.73	8,422.73
	\$1,331,009.00	\$1,342,386.00	\$1,290,848.07

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 7, 1892, to July 5, 1893.

Gross earnings	\$65,959.32
Deduct interest paid out	689.37
Deduct expenses	2,132.80
Deduct state tax	10,779.49
Deduct local taxes	68.37
Deduct Western taxes	210.39
Deduct premiums charged off	2,191.56
Deduct losses charged off	636.30
Carried to guaranty fund	5,000.00
	<hr/>
	21,708.28
Net earnings	\$44,251.04
Dividends July 1, 1892, and Jan., 1893	43,517.80
	<hr/>
To surplus	\$733.24
Surplus and interest, last examination	\$49,879.66
Increase	733.24
	<hr/>
Surplus and interest, present examination	\$50,612.90

Incorporated July, 1860.

Examination July 5, 1893, by William A. Heard.

Treasurer's bond, \$80,000. Date of bond, April 1, 1892.

Clerk, Perley R. Bugbee.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$13,200 ; as surety, \$3,000.

Amount of deposits, \$1,185,235.17 ; increase since last examination, \$68,039.48.

Amount of deposits received since last examination, including dividends credited, \$229,333.23.

Amount of dividends declared since last examination, \$43,517.80.

Amount paid out on account of deposits since last examination, \$161,293.75.

Total amount loaned or invested in New Hampshire, \$184,061.27.

Total amount loaned or invested in New England, \$188,110.02.

Total amount loaned or invested out of New England, \$1,102,738.05.

Largest amount loaned to any individual, corporation, or company, \$17,000.

Number of single loans of \$1,000 or less to separate parties in the State, 38.

Total number of loans in the State, 77.

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Boonville Bridge, 7s.....	\$2,000.00	\$2,000.00	\$1,500.00
St. Louis & San Francisco, equip., 7s.	2,000.00	2,000.00	2,000.00
St. Louis & San Francisco, class A, 6s.	5,450.00	5,000.00	5,000.00
St. Louis & San Francisco, general, 6s.	10,500.00	10,000.00	10,000.00
Columbus, Hocking Valley & Toledo, 5s.....	17,000.00	20,000.00	15,600.00
Long Island, 7s.....	18,000.00	15,000.00	14,710.87
Indianapolis, Decatur & Springfield, 6s.....	5,000.00	5,000.00	5,000.00
Ohio & West Virginia, 7s.....	16,950.00	15,000.00	15,000.00
St. Paul & Sioux City, 6s.....	19,040.00	16,000.00	16,000.00
Union Pacific, trusts, 4½s.....	6,000.00	10,000.00	7,500.00
Georgia Midland & Gulf, 6s.....	16,000.00	20,000.00	18,857.05
Peoria & Eastern, 4s.....	6,300.00	9,000.00	7,110.00
Indianapolis, Decatur & Western, 2d mortgage certificate of trust.....	4,200.00	14,000.00	2,000.00
Indianapolis, Decatur & Western, 1st mortgage certificate of trust.....	2,200.00	2,000.00	1,500.00
Atchison, Topeka & Santa Fé, 4s.....	21,330.00	27,000.00	15,600.00
Atchison, Topeka & Santa Fé, 4s, class A.....	4,400.00	10,000.00	4,200.00
Atchison, Topeka & Santa Fé 4s, class A.....	1,760.00	4,000.00	
Oregon Ry. & Navigation Co., 5s.....	7,000.00	10,000.00	9,650.00
Rio Grande & Western, 4s.....	7,000.00	10,000.00	7,487.50
Duluth & Iron Range, 5s.....	9,800.00	10,000.00	9,700.00
Burlington, Cedar Rapids & Northern, 5s.....	10,000.00	10,000.00	9,317.50
Chicago & Eastern Ill., 5s.....	9,700.00	10,000.00	10,000.00
Concord & Montreal, 4s.....	10,000.00	10,000.00	9,300.00
Evansville & Indianapolis, 6s.....	16,650.00	15,000.00	15,000.00
	\$228,280.00	\$261,000.00	\$212,232.92
COUNTY.			
Rio Grande, Col., 7s.....	\$11,550.00	\$11,000.00	\$11,000.00
Valencia, N. M., 6s.....	5,150.00	5,000.00	5,000.00
Ottawa, Kan., 8s.....	10,080.00	9,000.00	9,000.00
Dona Ana, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Osage, Kan., 7s.....	1,020.00	1,000.00	1,000.00
Butler, Neb., 10s.....	5,500.00	5,000.00	4,900.00
Cochise, Arizona, 7s.....	10,900.00	10,000.00	10,000.00
Shawnee, Kan., 7s.....	4,320.00	4,000.00	3,240.00
Apache, Arizona, 7s.....	2,060.00	2,000.00	2,000.00
Brown, Kan., 7s.....	9,810.00	9,000.00	8,775.00
Bernalillo, N. M., 6s.....	6,180.00	6,000.00	6,000.00
Lincoln, Neb., 10s.....	2,100.00	2,000.00	2,000.00
Uinta, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Cloud, Kan., 8s.....	9,200.00	8,000.00	8,000.00
Dickinson, Kan., 6s.....	8,480.00	8,000.00	8,000.00
Spokane, Wash., 6s.....	10,600.00	10,000.00	10,000.00
Routt, Col., 7s.....	10,600.00	10,000.00	10,000.00
Missoula, Mont., 6s.....	10,700.00	10,000.00	10,000.00
Chesterfield, Va., 6s.....	5,000.00	5,000.00	5,000.00
	\$133,450.00	\$125,000.00	\$123,915.00
CITY AND TOWN.			
Portland, Or., 6s.....	\$5,450.00	\$5,000.00	\$5,000.00
Erie, Pa., 7s.....	6,240.00	6,000.00	5,645.00
Pueblo, Col., 8s.....	4,500.00	4,500.00	4,000.00
Sauk Rapids, Minn., 10s.....	1,650.00	1,500.00	1,500.00
Amount carried forward.....	\$17,840.00	\$17,000.00	\$16,145.00

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN—Continued.</i>			
<i>Amount brought forward</i>	\$17,840.00	\$17,000.00	\$16,145.00
Idaho Springs, Col., 8s.....	5,250.00	5,000.00	5,000.00
Trinidad, Col., 7s.....	10,700.00	10,000.00	10,000.00
Whatcom, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Maroa, Ill., 6s.....	6,600.00	6,600.00	6,600.00
Monticello, Ill., 6s.....	9,360.00	9,000.00	9,000.00
Concord, Vt., 5s.....	1,248.00	1,200.00	1,200.00
Woodland, Cal., 5s.....	10,000.00	10,000.00	9,793.75
Sprague, Wash., 6s.....	5,050.00	5,000.00	5,000.00
Salida, Col., 6s.....	5,100.00	5,000.00	5,000.00
Great Falls, Mont., 6s.....	5,300.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	8,000.00	8,000.00	8,000.00
Minneapolis, Minn., 5s.....	5,600.00	5,000.00	4,950.00
	\$95,048.00	\$91,800.00	\$90,688.75
<i>SCHOOL DISTRICT.</i>			
Skagit County, Wash., 7s.....	\$8,640.00	\$8,000.00	\$8,000.00
Weld County No. 47, Col., 7s.....	4,160.00	4,000.00	4,000.00
Alturus County No. 12, Idaho, 8s.....	12,960.00	12,000.00	12,000.00
Huron, S. Dak., 6s.....	10,000.00	10,000.00	10,000.00
Garfield County No. 1, Col., 8s.....	4,160.00	4,000.00	4,000.00
Garfield County No. 10, Col., 8s.....	1,854.00	1,800.00	1,800.00
Bent County No. 4, Col., 7s.....	10,200.00	10,000.00	10,000.00
Emerson, Manitoba, 3s.....	1,520.00	1,900.00	1,900.00
Moody County No. 28, S. Dak., 10s....	360.00	360.00	360.00
Sweetwater County No. 4, Wyo., 7s....	6,300.00	6,000.00	6,000.00
Aspen, Pitkin County No. 1, Col., 7s....	10,600.00	10,000.00	10,000.00
Deer Lodge No. 10, Mont., 6s.....	10,200.00	10,000.00	10,000.00
Johnson County No. 7, Ill., 6s.....	500.00	500.00	526.65
Pleasant Grove No. 15, Utah County, Utah, 6s.....	10,500.00	10,500.00	10,500.00
	\$91,954.00	\$89,060.00	\$89,086.65
<i>MISCELLANEOUS.</i>			
Salina Water-Works, Kan., 6s.....	\$5,000.00	\$5,000.00	\$4,950.00
Denver Consolidated Electric Co., 6s.....	5,000.00	5,000.00	5,000.00
Washington Gas & Light Co., Ohio, 6s.....	12,000.00	12,000.00	12,000.00
St. Paul Gas & Light Co., 6s.....	5,000.00	5,000.00	5,000.00
Bessemer Ditch Co., 7s.....	5,000.00	5,000.00	5,000.00
Western Irrigation & Land Co., 7s....	5,000.00	5,000.00	5,000.00
	\$37,000.00	\$37,000.00	\$36,950.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Dartmouth National.....	\$21,560.00	\$15,400.00	\$15,400.00
<i>RAILROAD.</i>			
Northern.....	\$3,625.00	\$2,500.00	\$2,500.00
Atchison, Topeka & Santa Fe.....	138.00	600.00	200.00
	\$3,763.00	\$3,100.00	\$2,700.00
<i>MANUFACTURING.</i>			
E. & T. Fairbanks & Co., St. Johns- bury, Vt.....	\$2,928.00	\$3,000.00	\$2,848.75
<i>MISCELLANEOUS.</i>			
Arkansas Valley Town & Land Co....	\$150.00	\$150.00	\$150.00

DOVER FIVE-CENTS SAVINGS BANK.—DOVER.

JOHN J. HANSON, *President*.ISAAC F. ABBOTT, *Treasurer*.

Trustees—John J. Hanson, Eli V. Brewster, William A. Morrill, E. H. Whitehouse, William H. Vickery, Isaac F. Abbott, Edmund M. Swan, Henry A. Worthen, J. Frank Seavey, Dennis Cash, Solomon H. Foye.

Investment Committee—John J. Hanson, Eli V. Brewster, Isaac F. Abbott.

STATEMENT.

Liabilities.

Amount due depositors	\$319,090.24		\$319,090.24
Guaranty fund	14,400.00		14,400.00
Interest	3,330.46		3,330.46
	\$336,820.70		
Premium on bonds and stocks im- paired	17,856.36		
	\$318,964.34		\$336,820.70

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$47,516.50	\$47,516.50	\$47,516.50
Loans secured by Western city mortgages	18,459.54	18,459.54	18,459.54
Loans secured by local real estate ..	37,851.00	37,851.00	37,851.00
Loans on personal security	29,624.98	29,624.98	29,624.98
Loans on personal security (West- ern)	17,651.31	17,651.31	17,651.31
Loans on collateral security	22,552.60	22,552.60	22,552.60
Loans on collateral security (West- ern)	10,000.00	10,000.00	10,000.00
Railroad bonds	60,056.05	86,210.80	73,205.41
Miscellaneous bonds	28,350.00	31,000.00	30,645.00
Bank stock	15,000.00	12,500.00	14,292.00
Miscellaneous stocks	10,280.00	14,300.00	13,400.00
Warrants	3,274.00	3,274.00	3,274.00
Real estate by foreclosure	9,437.57	9,437.57	9,437.57
Certificates of deposit	1,300.00	1,300.00	1,300.00
Cash on deposit in national banks ...	7,610.79	7,610.79	7,610.79
	\$318,964.34	\$349,289.09	\$336,820.70

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 29, 1892, to March 9, 1893.

Gross earnings	\$16,411.87
Deduct interest paid out	\$1,097.46
Deduct expenses	1,113.70
Deduct state tax	2,732.13
Carried to guaranty fund	1,200.00
	<hr/>
	6,143.29
	<hr/>
Net earnings	\$10,268.58
From surplus	590.52
	<hr/>
Dividends paid April and Oct., 1892.	\$10,859.10
	<hr/>
Surplus and interest, last examination	\$3,920.98
From surplus	590.52
	<hr/>
Surplus and interest, present examination	\$3,330.46

Incorporated 1856.

Examination March 9, 1893, by A. W. Baker.

Treasurer's bond, \$40,000. Date of bond, Apr. 4, 1893.

Clerk, Fred M. Varney.

Annual compensation of treasurer, \$900.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$4,950; as surety, nothing.

Amount of deposits, \$319,090.24; increase since last examination, \$35,218.63.

Amount of deposits received since last examination, including dividends credited, \$96,588.43.

Amount of dividends declared since last examination, \$10,859.10.

Amount paid out on account of deposits since last examination, \$61,369.80.

Total amount loaned or invested in New Hampshire, \$121,368.94.

Total amount loaned or invested in New England, \$144,043.94.

Total amount loaned or invested out of New England, \$192,776.76.

Largest amount loaned to any individual, corporation, or company, \$6,500.

Number of single loans of \$1,000 or less to separate parties in the State, 81.

Total number of loans in the State, 103.

SCHEDULE OF BONDS AND STOCKS OF THE DOVER FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Union Pacific, 6s.....	\$4,650.00	\$5,000.00	\$4,975.00
Little Rock & Fort Smith, 7s.....	4,500.00	5,000.00	4,750.00
Kansas Pacific, 6s.....	10,500.00	10,000.00	9,577.00
Atlantic & Pacific, 4s.....	7,000.00	10,000.00	10,419.00
Atchison, Topeka & Santa Fé, 4s.....	5,135.00	6,500.00)	9,611.41
Atchison, Topeka & Santa Fé, 2d 4s..	3,300.00	7,500.00)	
Leavenworth, Topeka & Southwest- ern, 4s.....	1,500.00	2,000.00	1,440.00
Wisconsin Central, 5s.....	4,920.00	6,000.00	5,475.00
Atchison, Jewell Co. & Western, 6s..	2,400.00	3,000.00	3,025.00
Atchison, Colorado & Pacific, 6s.....	5,680.00	8,000.00	8,030.00
Mexican Central, 4s.....	5,900.00	10,000.00	6,800.00
Texas & Pacific, 5s.....	2,760.00	4,000.00	9,103.00
Texas & Pacific, 2d 5s.....	1,360.00	8,000.00	
Texas & Pacific scrip.....	328.65	490.80	
Texas & Pacific, 2d, scrip.....	122.40	720.00	
	\$60,056.05	\$86,210.80	\$73,205.41
MISCELLANEOUS.			
Metropolitan Horse Railway Co., Boston, 6s.....	\$10,200.00	\$10,000.00	\$10,200.00
The Bay State Gas Co., 5s.....	4,400.00	5,000.00	4,475.00
American Trust Co., Emetsburgh, Iowa, deb. 6s.....	5,000.00	5,000.00	5,000.00
Winner Investment Co., 8s.....	750.00	3,000.00	2,970.00
National Cordage Co., 8s.....	8,000.00	8,000.00	8,000.00
	\$28,350.00	\$31,000.00	\$30,645.00
STOCKS.			
BANK.			
Dover National.....	\$15,000.00	\$12,500.00	\$14,292.00
MISCELLANEOUS.			
Investment Trust Co. of America.....	\$4,500.00	\$6,000.00	\$5,100.00
Odd Fellows Building, Grand Forks, No. Dak.....	2,000.00	2,000.00	2,000.00
Central Syndicate (Winner).....	3,000.00	5,000.00	5,000.00
Union Security Company (Winner)...	780.00	1,300.00	1,300.00
	\$10,280.00	\$14,300.00	\$13,400.00

EPPING SAVINGS BANK.—EPPING.

JOSEPH C. BURLEY, *President*.JOHN Q. PIKE, *Treasurer*.

Trustees—William R. Bunker, Alfred T. Rundlett, Walter H. Stickney, John Leddy, Charles E. Folsom, George S. Rundlett, Benjamin F. Lang, Fred P. Knox, Augustus D. Brown, Frank W. Spaulding, Charles E. Pike, Edwin A. Jennings.

Investment Committee—Caleb F. Edgerly, Augustus D. Brown, Frank W. Spaulding.

STATEMENT.

Liabilities.

Amount due depositors.....	\$81,382.08	\$81,382.08
Guaranty fund.....	2,500.00	2,500.00
Interest.....	1,277.78	1,277.78
	\$85,159.86	
Premium on bonds and stocks im- paired.....	672.17	
	\$84,487.69	\$85,159.86

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$20,550.00	\$20,550.00	\$20,550.00
Loans secured by Western city mortgages.....	6,900.00	6,900.00	6,900.00
Loans secured by local real estate...	31,776.34	31,776.34	31,776.34
Loans on personal security.....	14,700.73	14,700.73	14,700.73
Railroad bonds.....	7,035.00	8,500.00	7,439.50
Bank stock.....	900.00	1,000.00	1,167.67
Real estate by foreclosure.....	1,150.00	1,150.00	1,150.00
Cash on deposit in national banks...	921.56	921.56	921.56
Cash on hand.....	554.06	554.06	554.06
	\$84,487.69	\$86,052.69	\$85,159.86

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 7, 1892, to September 19, 1893.

Gross earnings	\$4,906.65
Deduct expenses	\$403.23
Deduct state tax	677.18
Carried to guaranty fund	101.19
	<hr/>
	1,181.60
Net earnings	\$3,725.05
Dividend July, 1893	2,908.24
	<hr/>
To surplus	\$816.81
Surplus and interest, last examination	\$460.97
Increase	816.81
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Surplus and interest, present examination	\$1,277.78

Incorporated 1874.

Examination Sept. 19, 1893, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, July 29, 1891.

Annual compensation of treasurer, \$300.

Indebtedness of trustees as principal, \$774; as surety, \$4,912.

Amount of deposits, \$81,382.08; increase since last examination, \$8,390.43.

Amount of deposits received since last examination, including dividends credited, \$30,405.30.

Amount of dividends declared since last examination, \$2,908.24.

Amount paid out on account of deposits since last examination, \$22,014.87.

Total amount loaned or invested in New Hampshire, \$50,270.36.

Total amount loaned or invested in New England, \$53,270.36.

Total amount loaned or invested out of New England, \$31,889.50.

Largest amount loaned to any individual, corporation, or company, \$5,500.

Number of single loans of \$1,000 or less, to separate parties in the State, 76.

Total number of loans in the State, 84.

SCHEDULE OF BONDS AND STOCKS OF THE EPPING SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Leavenworth, Topeka & Southwest- ern, 6s	\$3,200 00	\$4,000.00	\$3,260.00
New York & New England, 5s.....	3,000.00	3,000.00	3,000.00
Atchison, Topeka & Santa Fé, 2d mortgage, 4s.....	440.00	1,000.00	779.50
Atchison, Topeka & Santa Fé, 4s.....	395.00	500.00	400.00
	\$7,035.00	\$8,500.00	\$7,439.50
STOCKS.			
BANK.			
Newmarket National.....	\$900.00	\$1,000.00	\$1,167.67

FARMERS' SAVINGS BANK.—PITTSFIELD.

CHARLES H. CARPENTER, *President*. JOHN A. GOSS, *Treasurer*.

Trustees—Charles H. Carpenter, P. H. Adams, N. S. Drake, James Griffin, George H. Haines, C. H. Lane, E. B. Ring, T. H. Maxfield, N. A. Grant, J. S. Rand, Oscar Foss, T. L. Hoitt, John A. Goss.

Investment Committee—P. H. Adams, E. B. Ring, J. S. Rand, T. H. Maxfield, Charles H. Carpenter, John A. Goss.

STATEMENT.

Liabilities.

Amount due depositors.....	\$124,672.77	\$124,672.77
Guaranty fund.....	2,500.00	2,500.00
Surplus.....	1,137.78	1,137.78
Interest.....	3,787.60	3,787.60
	<hr/>	
	\$132,098.15	
Premium on bonds and stocks im-		
paired.....	1,209.32	
	<hr/>	
	\$130,888.83	\$132,098.15

Resources.

	Market Value: June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$9,510.00	\$9,510.00	\$9,510.00
Loans secured by Western city mortgages.....	5,200.00	5,200.00	5,200.00
Loans secured by local real estate...	19,733.13	19,733.13	19,733.13
Loans on personal security.....	56,931.31	56,931.31	56,931.31
Loans on personal security (West- ern).....	15,300.00	15,300.00	15,300.00
Loans on collateral security.....	9,532.50	9,532.50	9,532.50
Miscellaneous bonds.....	5,200.00	5,500.00	5,500.00
Bank stock.....	1,785.00	1,700.00	1,805.32
Railroad stock.....	240.00	200.00	244.00
Miscellaneous stocks.....	4,920.00	6,000.00	5,805.00
Cash on deposit in national banks...	2,536.89	2,536.89	2,536.89
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	\$130,888.83	\$132,143.83	\$132,098.15

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 13, 1892, to July 12, 1893.

Gross earnings	\$8,047.33
Deduct interest paid out	\$174.33
Deduct expenses	1,054.10
Deduct state tax.	1,130.84
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	2,359.27
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Net earnings	\$5,688.06
Dividend paid December, 1892	4,346.20
	<hr/>
To surplus	\$1,341.86
Surplus and interest, last examination	\$3,583.52
Increase	1,341.86
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Surplus and interest, present examination	\$4,925.38

Incorporated 1883.

Examination July 12, 1893, by William A. Heard.

Treasurer's bond, \$30,000. Date of bond, Nov. 24, 1883.

Annual compensation of treasurer, \$700.

Indebtedness of trustees as principal, \$8,531.80 ; as surety, \$861.54.

Amount of deposits, \$124,672.77 ; increase since last examination, \$10,635.28.

Amount of deposits received since last examination, including dividends credited, \$40,541.72.

Amount of dividends declared since last examination, \$4,346.20.

Amount paid out on account of deposits since last examination, \$29,906.44.

Total amount loaned or invested in New Hampshire, \$92,658.15.

Total amount loaned or invested in New England, \$96,588.15.

Total amount loaned or invested out of New England, \$35,510.

Largest amount loaned to any individual, corporation, or company, \$15,000.00.

Number of single loans of \$1,000 or less to separate parties in the State, 67.

Total number of loans in the State, 98.

SCHEDULE OF BONDS AND STOCKS OF THE FARMERS' SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s . .	\$1,200.00	\$1,500.00	\$1,500.00
Crippen, Lawrence & Co., deb., 6s....	2,000.00	2,000.00	2,000.00
E. H. Rollins & Son, deb., 6s.....	2,000.00	2,000.00	2,000.00
	\$5,200.00	\$5,500.00	\$5,500.00
STOCKS.			
BANK.			
Pittsfield National.....	\$1,785.00	\$1,700.00	\$1,805.32
RAILROAD.			
Suncook Valley.....	\$240.00	\$200.00	\$244.00
MANUFACTURING.			
Amoskeag Manuf'g Co., Manchester.	\$2,145.00	\$1,000.00	\$1,875.00
National Tube Works Co., Boston, common.....	1,575.00	3,500.00	2,965.00
National Tube Works Co., Boston, preferred.....	1,200.00	1,500.00	965.00
	\$4,920.00	\$6,000.00	\$5,805.00

FARMINGTON SAVINGS BANK.—FARMINGTON.

* *President.*CHARLES W. TALPEY, *Treasurer.*

Trustees—John H. Barker, Charles W. Talpey, R. Hayes, James B. Edgerly, Edward T. Willson, George A. Jones, Benjamin P. Chesley, Levi Pearl, John F. Cloutman, Eugene P. Nute, Dwight E. Edgerly, John P. Bennett, Frank C. Edgerly, Ichabod P. Berry, John Tuttle.

Investment Committee—John H. Barker, John F. Cloutman, Geo. A. Jones, Dwight E. Edgerly.

STATEMENT.

Liabilities.

Amount due depositors.....	\$636,988.87	\$636,988.87
Guaranty fund.....	30,500.00	30,500.00
Surplus.....	736.91	736.91
Interest.....	9,021.37	9,021.37
	\$677,247.15	
Premium on bonds and stocks im- paired.....	28,755.00	
	\$648,492.15	\$677,247.15

Resources.

	Market Value, June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$163,914.70	\$163,914.70	\$163,914.70
Loans secured by Western city mortgages.....	93,839.83	93,839.83	93,839.83
Loans secured by local real estate...	77,629.17	77,629.17	77,629.17
Loans on personal security.....	21,460.19	21,460.19	21,460.19
Loans on personal security (West- ern).....	509.56	509.56	509.56
Loans on collateral security.....	26,510.00	26,510.00	26,510.00
Loans on collateral security (West- ern).....	7,387.76	7,387.76	7,387.76
County, city, town, and district bonds.....	31,030.00	30,000.00	30,000.00
Railroad bonds.....	19,720.00	23,000.00	20,200.00
Miscellaneous bonds.....	53,050.00	52,950.00	52,950.00
Bank stock.....	33,000.00	42,600.00	42,600.00
Manufacturing stock.....	2,000.00	2,000.00	2,000.00
Miscellaneous stocks.....	25,895.00	45,700.00	45,700.00
Tax certificates.....	14.80	14.80	14.80
Warrants.....	277.86	277.86	277.86
Real estate by foreclosure.....	75,768.84	75,768.84	75,768.84
Real estate purchased.....	7,039.45	7,039.45	7,039.45
Cash in hands of investing agents...	4,313.40	4,313.40	4,313.40
Cash on deposit in national banks...	5,131.59	5,131.59	5,131.59
	\$648,492.15	\$680,047.15	\$677,247.15

* Vacancy caused by death of Alonzo Nute.

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 2, 1892, to April 12, 1893.

Gross earnings	\$30,362.15
Deduct interest paid out	\$915.00
Deduct expenses	2,473.79
Deduct state tax	5,769.46
Deduct other taxes	130.76
Deduct premiums charged off	100.00
Carried to guaranty fund	2,700.00
	<hr/>
	\$12,089.01
Net earnings	\$18,273.14
From surplus	6,230.10
	<hr/>
Dividend paid Jan., 1893	\$24,503.24
Surplus and interest, last examination	\$15,988.38
From surplus	6,230.10
	<hr/>
Surplus and interest, present examination	\$9,758.28

Incorporated 1868.

Examination April 12, 1893, by A. W. Baker.

Treasurer's bond, \$60,000. Date of bond, June 6, 1892.

Clerk, Irving J. Chesley.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$37,700; as surety, \$12,325.

Amount of deposits, \$636,988.87; increase since last examination, \$12,117.36.

Amount of deposits received since last examination, including dividends credited, \$142,092.34.

Amount of dividends declared since last examination, \$24,503.24.

Amount paid out on account of deposits since last examination, \$129,974.98.

Total amount loaned or invested in New Hampshire, \$188,870.40.

Total amount loaned or invested in New England, \$193,870.40.

Total amount loaned or invested out of New England, \$483,376.75.

Largest amount loaned to any individual, corporation, or company, \$15,000.

Number of single loans of \$1,000 or less to separate parties in the State, 159.

Total number of loans in the State, 177.

SCHEDULE OF BONDS AND STOCKS OF THE FARMINGTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Tacoma & Puyallup, Wash., 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Silverton, Col., 6s.....	5,000.00	5,000.00	5,000.00
Mexican Central, 4s.....	4,720.00	8,000.00	5,200.00
	\$19,720.00	\$23,000.00	\$20,200.00
COUNTY.			
Apache, Arizona, 7s.....	\$10,300.00	\$10,000.00	\$10,000.00
Clay, Miss., 6s.....	5,000.00	5,000.00	5,000.00
	\$15,300.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
Las Animas, Col., 8s.....	\$5,400.00	\$5,000.00	\$5,000.00
SCHOOL DISTRICT.			
Costilla County No. 13, Col., 8s.....	\$2,020.00	\$2,000.00	\$2,000.00
Bent County No. 14, Col., 8s.....	3,060.00	3,000.00	3,000.00
Sweetwater County No. 4, Wyo., 7s..	5,250.00	5,000.00	5,000.00
	\$10,330.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Consolidated Light & Power Co., Dover, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Fairmount Cemetery Association, Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., Denver, 6s.....	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., 6s..	10,000.00	10,000.00	10,000.00
Denver Water Co., Col., 7s.....	5,000.00	5,000.00	5,000.00
Adrian Water Co., Mich., 6s.....	2,000.00	2,000.00	2,000.00
Farmers' Loan & Trust Co., deb., Kan., 7s.....	350.00	350.00	350.00
Dakota Farm Mortgage Co., Huron, S. D., deb., 6s.....	4,600.00	4,600.00	4,600.00
North American Loan & Trust Co., deb., 6s.....	2,500.00	2,500.00	2,500.00
Gossard Investment Co., deb., 6s.....	8,500.00	8,500.00	8,500.00
Metropolitan Railway Co., Boston, 6s	5,100.00	5,000.00	5,000.00
	\$53,050.00	\$52,950.00	\$52,950.00
STOCKS.			
BANK.			
First National, Howard, Kan.....	\$2,000.00	\$2,000.00	\$2,000.00
Farmington National.....	29,100.00	38,800.00	38,800.00
Cochecho National.....	1,300.00	1,300.00	1,300.00
Dover National.....	600.00	500.00	500.00
	\$33,000.00	\$42,600.00	\$42,600.00
MANUFACTURING.			
Page Belting Co., pref., Concord.....	\$2,000.00	\$2,000.00	\$2,000.00

SCHEDULE OF BONDS AND STOCKS OF THE FARMINGTON SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$14,520.00	\$13,200.00	\$13,200.00
United Water-Works Co., N. Y.....	2,500.00	5,000.00	5,000.00
Nashua Trust Co.....	1,000.00	1,000.00	1,000.00
American Trust Co., Concord.....	2,875.00	2,500.00	2,500.00
Kimball-Champ Investment Co.....	.....	4,000.00	4,000.00
Gossard Investment Co., Mo.....	2,500.00	10,000.00	10,000.00
Topeka Investment & Loan Co.....	2,500.00	10,000.00	10,000.00
	\$25,895.00	\$45,700.00	\$45,700.00

FITZWILLIAM SAVINGS BANK.—FITZWILLIAM.

JOHN M. PARKER, *President*. STEPHEN BATCHELLER, *Treasurer*.

Trustees—Amos J. Blake, Samuel Kendall, Wright Whitcomb, Charles Byam, Edwin N. Bowen, Herbert E. Wetherbee, Kimball D. Webster, Elbridge Cummings, Albert F. Wilson, Alfred G. Lawrence, Charles D. Bigelow.

Investment Committee—Rueben L. Angier, Charles D. Bigelow, John M. Parker, Stephen Batcheller.

STATEMENT.

Liabilities.

Amount due depositors	\$180,807.75	\$180,807.75
Guaranty fund.....	7,150.00	7,150.00
Interest.....	2,595.99	2,595.99
	\$190,553.74	
Premium on bonds and stocks im- paired.....	4,538.72	
	\$186,015.02	\$190,553.74

Resources.

	Market Value. June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$38,028.00	\$38,028.00	\$38,028.00
Loans secured by Western city mortgages	21,850.00	21,850.00	21,850.00
Loans secured by local real estate...	37,016.00	37,016.00	37,016.00
Loans on personal security.....	7,426.79	7,426.79	7,426.79
Loans on personal security (West- ern).....	2,500.00	2,500.00	2,500.00
Loans on collateral security.....	2,910.00	2,910.00	2,910.00
County, city, town, and district bonds.....	4,182.00	3,850.00	3,971.72
Miscellaneous bonds.....	22,100.00	22,100.00	21,938.00
Bank stock.....	17,750.00	14,600.00	15,881.00
Miscellaneous stocks.....	13,075.00	19,200.00	19,855.00
Certificates of deposit.....	7,000.00	7,000.00	7,000.00
Real estate by foreclosure.....	5,933.00	5,933.00	5,933.00
Cash on deposit in national banks ..	5,537.30	5,537.30	5,537.30
Cash on hand	706.93	706.93	706.93
	\$186,015.02	\$188,658.02	\$190,553.74

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 8, 1892, to September 14, 1893.

Gross earnings	\$11,289.46
Deduct interest paid out	\$59.39
Deduct expenses	589.65
Deduct state tax	1,669.38
Deduct other taxes	566.58
Deduct expenses of Western foreclosures	520.09
Deduct other items charged off	400.00
Carried to guaranty fund	500.00
	<hr/>
	4,305.09
Net earnings	\$6,984.37
From surplus	98.88
	<hr/>
Dividends January and July, 1893	\$7,083.25
Surplus and interest, last examination	\$2,694.87
From surplus	98.88
	<hr/>
Surplus and interest, present examination	\$2,595.99

Incorporated 1871.

Examination Sept. 14, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond, March 14, 1882.

Annual compensation of treasurer, \$500.

Indebtedness of trustees as principal, \$1,087; as surety, nothing.

Amount of deposits, \$180,807.75; decrease since last examination, \$1,444.44.

Amount of deposits received since last examination, including dividends credited, \$37,759.45.

Amount of dividends declared since last examination, \$7,083.25.

Amount paid out on account of deposits since last examination, \$39,203.89.

Total amount loaned or invested in New Hampshire, \$58,537.62.

Total amount loaned or invested in New England, \$64,948.02.

Total amount loaned or invested out of New England, \$125,605.72.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the State, 143.

Total number of loans in the State, 146.

SCHEDULE OF BONDS AND STOCKS OF THE FITZWILLIAM SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Palouse City, Was., 6s.....	\$1,050.00	\$1,000.00	\$1,000.00
Evansville, Ind., 5s.....	2,240.00	2,000.00	2,000.00
	\$3,290.00	\$3,000.00	\$3,000.00
SCHOOL DISTRICT.			
Whitman Co., No. 127, Wash., 8s.....	\$892.00	\$850.00	\$971.72
MISCELLANEOUS.			
Texas Loan Agency, deb., 6½s.....	\$10,800.00	\$10,800.00	\$10,638.00
Iowa Loan & Trust Co., deb., 6s.....	11,300.00	11,300.00	11,300.00
	\$22,100.00	\$22,100.00	\$21,938.00
STOCKS.			
BANK.			
Winchester National.....	\$1,100.00	\$1,000.00	\$1,100.00
Lancaster National.....	3,250.00	2,500.00	2,500.00
Rollstone National, Fitchburg, Mass.	750.00	500.00	750.00
Humbolt First National, Kan.....	2,000.00	2,000.00	2,000.00
First National, Dighton, Kan.....	2,000.00	2,000.00	2,080.00
City National, Corsicana, Texas.....	1,000.00	1,000.00	1,000.00
Ashuelot National, Keene.....	3,900.00	2,600.00	3,251.00
Keene National.....	1,600.00	800.00	1,000.00
South End National, Boston.....	950.00	1,000.00	1,000.00
Kansas National, Topeka.....	1,200.00	1,200.00	1,200.00
	\$17,750.00	\$14,600.00	\$15,881.00
MISCELLANEOUS.			
Iowa Loan & Trust Co., Des Moines, Iowa.....	\$5,000.00	\$5,000.00	\$5,100.00
Vermont Loan & Trust Co., Grand Forks, Dak.....	2,000.00	2,000.00	2,100.00
Kimball-Champ Investment Co.....		1,000.00	1,000.00
The Trust Co. of America, Topeka, Kan.....	1,200.00	1,200.00	1,155.00
Texas Loan Agency, Corsicana, Tex.	1,000.00	1,000.00	1,500.00
New Hampshire Trust Co., Manchester.....		2,500.00	2,500.00
Nebraska Loan & Trust Co., Hastings, Neb.....	1,875.00	2,500.00	2,500.00
Muscatine Mortgage & Trust Co.....	2,000.00	4,000.00	4,000.00
	\$13,075.00	\$19,200.00	\$19,855.00

FRANCESTOWN SAVINGS BANK.—FRANCESTOWN.

HIRAM PATCH, *President*. SAMUEL D. DOWNES, *Treasurer*.

Trustees—Hiram Patch, Samuel B. Hodge, Charles A. Vose,
Augustus H. Bixby, Niel McLane, Franklin B. Starrett, Samuel D. Downes.

Investment Committee—Hiram Patch, Charles A. Vose, Samuel D. Downes.

STATEMENT.

Liabilities.

Amount due depositors	\$99,210.54	\$99,210.54
Guaranty fund	1,006.91	1,006.91
Interest	2,838.48	2,838.48
	\$103,055.93	
Premium on bonds and stocks impaired	3,796.50	
	\$99,259.43	\$103,055.93

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$12,350.00	\$12,350.00	\$12,350.00
Loans secured by Western city mortgages	7,957.20	7,957.20	7,957.20
Loans secured by local real estate	36,863.31	36,863.31	36,863.31
Loans on personal security	5,773.07	5,773.07	5,773.07
Loans on collateral security	765.00	765.00	765.00
County bonds	2,625.00	2,500.00	2,560.00
Miscellaneous bonds	6,500.00	6,500.00	6,480.00
Bank stock	11,133.00	10,898.00	11,996.75
Railroad stock	900.00	900.00	897.75
Miscellaneous stocks	6,750.00	9,700.00	9,770.00
Real estate by foreclosure	4,625.03	4,625.03	4,625.03
Cash on deposit in national banks	1,312.09	1,312.09	1,312.09
Cash on hand	1,705.73	1,705.73	1,705.73
	\$99,259.43	\$101,849.43	\$103,055.93

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 21, 1892, to September 11, 1893.

Gross earnings	\$6,492.45
Deduct interest paid out	\$175.95
Deduct expenses	786.99
Deduct state tax	1,105.91
Deduct local taxes	21.54
Deduct expenses of Western foreclosure	93.37
Carried to guaranty fund	753.34
	<hr/>
	2,937.10
	<hr/>
Net earnings	\$3,555.35
From interest	744.76
	<hr/>
Dividend January, 1893	\$4,300.11
Surplus and interest, last examination	3,583.24
From interest	744.76
	<hr/>
Surplus and interest, present examination	\$2,838.48

Incorporated 1868.

Examination September 11, 1893, by James O. Lyford.

Treasurer's bond, \$30,000. Date of bond, Feb. 25, 1892.

Annual compensation of treasurer, \$700.

Indebtedness of trustees as principal, \$459.60; as surety, nothing.

Amount of deposits, \$99,210.54; decrease since last examination, \$9,011.70.

Amount of deposits received since last examination, including dividends credited, \$14,932.99.

Amount of dividends declared since last examination, \$4,300.11.

Amount paid out on account of deposits since last examination, \$23,944.69.

Total amount loaned or invested in New Hampshire, \$48,577.89.

Total amount loaned or invested in New England, \$53,159.98.

Total amount loaned or invested out of New England, \$49,895.95.

Largest amount loaned to any individual, corporation, or company, \$2,500.

Number of single loans of \$1,000 or less to separate parties in the state, 97.

Total number of loans in the state, 110.

SCHEDULE OF BONDS AND STOCKS OF THE FRANCELSTOWN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Fremont, Wyo., 8s.....	\$2,625.00	\$2,500.00	\$2,560.00
MISCELLANEOUS.			
Larned Electric Light Co., Kan., 5½s.	\$1,000.00	\$1,000.00	\$980.00
Kansas City & Atlantic Railway Co., 1st mortgage, 6s	1,500.00	1,500.00	1,500.00
Kansas City & Atlantic Railway Co., 2d mortgage, 6s.....	4,000.00	4,000.00	4,000.00
	\$6,500.00	\$6,500.00	\$6,480.00
STOCKS.			
BANK.			
Schuster-Hax National, St. Joseph, Mo.....	\$1,560.00	\$1,200.00	\$1,440.00
Continental National, St. Louis.....	1,000.00	1,000.00	1,100.00
First National, Trenton, Mo.....	1,000.00	1,000.00	1,000.00
National Bank of Commerce, Kan- sas City, Mo.....	1,000.00	1,000.00	1,100.00
Sioux National, Sioux City, Iowa....	3,375.00	4,500.00	5,015.00
First National, Francestown	198.00	198.00	198.00
Richardson County, Falls City, Neb.	3,000.00	2,000.00	2,143.75
	\$11,133.00	\$10,898.00	\$11,996.75
RAILROAD.			
Peterborough.....	\$900.00	\$900.00	\$897.75
MISCELLANEOUS.			
Northern Investment Co., Boston....	\$400.00	\$1,000.00	\$1,000.00
Massachusetts Real Estate Co., Bos- ton.....	1,000.00	1,000.00	1,070.00
Granite State Fire Insurance Co....	500.00	500.00	500.00
Nebraska Loan & Trust Co., Hast- ings, Neb.....	3,750.00	5,000.00	5,000.00
American Investment Co., Boston ...	600.00	1,200.00	1,200.00
Winfield Mortgage & Trust Co., Kan.	500.00	1,000.00	1,000.00
	\$6,750.00	\$9,700.00	\$9,770.00

FRANKLIN SAVINGS BANK.—FRANKLIN.

ISAAC N. BLODGETT, *President*.ALEX PROCTOR, *Treasurer*.

Trustees—Warren F. Daniell, John H. Rowell, John B. Howard,
Walter Aiken, D. S. Gilchrist, A. W. Sulloway, H. A. Wey-
mouth, E. B. S. Sanborn, C. C. Kenrick, Frank L. Morrison,
Frank Proctor, E. H. Sturtevant.

Investment Committee—I. N. Blodgett, A. W. Sulloway, F. L.
Morrison, J. B. Howard.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,006,959.13	\$1,006,959.13
Guaranty fund.....	50,119.46	50,119.46
Surplus.....	16,684.16	16,684.16
Interest.....	24,218.05	24,218.05
Premium on bonds and stocks.....	4,239.50	
	\$1,102,220.30	\$1,097,980.80

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$214,914.45	\$214,914.45	\$214,914.45
Loans secured by Western city mortgages.....	102,457.23	102,457.23	102,457.23
Loans secured by local real estate...	88,781.89	88,781.89	88,781.89
Loans on personal security.....	109,542.02	109,542.02	109,542.02
Loans on personal security (West- ern).....	53,930.00	53,930.00	53,930.00
Loans on collateral security.....	126,781.45	126,781.45	126,781.45
Loans on collateral security (West- ern).....	40,000.00	40,000.00	40,000.00
County, city, town, and district bonds.....	97,840.00	96,500.00	96,500.00
Railroad bonds.....	81,590.00	75,500.00	75,500.00
Miscellaneous bonds.....	73,627.00	81,475.00	81,475.00
Bank stock.....	44,625.00	33,900.00	33,900.00
Railroad stock.....	40,250.00	36,200.00	41,648.75
Miscellaneous stocks.....	14,875.00	19,900.00	19,543.75
Cash on deposit in national bank....	11,085.84	11,085.84	11,085.84
Cash on hand.....	1,920.42	1,920.42	1,920.42
	\$1,102,220.30	\$1,092,888.30	\$1,097,980.80

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 29, 1892, to March 8, 1893.

Gross earnings	\$54,646.48
Deduct interest paid out	\$2,317.10
Deduct expenses	4,016.22
Deduct state tax	8,994.62
Deduct premiums charged off	2,367.26
Carried to guaranty fund	4,032.91
	<hr/>
	21,728.11
Net earnings	\$32,918.37
From surplus	2,484.86
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Dividend Oct. 1, 1892	\$35,403.23
Surplus and interest, last examination	\$43,387.07
From surplus	2,484.86
	<hr/>
Surplus and interest, present examination	\$40,902.21

Incorporated 1869.

Examination March 8, 1893, by Wm. A. Heard.

Treasurer's bond, \$80,000. Date of bond, Nov. 8, 1889.

Clerk, John P. Proctor.

Annual compensation of treasurer, \$1,400.

Annual compensation of clerk, \$400.

Indebtedness of trustees as principal, \$66,000; as surety, \$6,000.

Amount of deposits, \$1,006,959.13; increase since last examination, \$76,276.04.

Amount of deposits received since last examination, including dividends credited, \$292,955.92.

Amount of dividends declared since last examination, \$35,403.23.

Amount paid out on account of deposits since last examination, \$216,679.88.

Total amount loaned or invested in New Hampshire, \$475,111.62.

Total amount loaned or invested in New England, \$492,060.37.

Total amount loaned or invested out of New England, \$605,920.43.

Largest amount loaned to any individual, corporation, or company, \$56,000.

Number of single loans of \$1,000 or less to separate parties in the State, 169.

Total number of loans in the State, 230.

SCHEDULE OF BONDS AND STOCKS OF THE FRANKLIN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROADS.			
Boston, Concord & Montreal, 7s.....	\$1,500.00	\$1,500.00	\$1,500.00
Boston, Concord & Montreal, 6s.....	39,200.00	35,000.00	35,000.00
Northern Pacific, 6s.....	9,990.00	9,000.00	9,000.00
Concord & Claremont, 7s.....	30,900.00	30,000.00	30,000.00
	\$81,590.00	\$75,500.00	\$75,500.00
COUNTY.			
Kittitas Co., Wash., 6s.....	\$3,060.00	\$3,000.00	\$3,000.00
Jefferson Co., Wash., 6s.....	5,150.00	5,000.00	5,000.00
Sevier Co., Utah, 6s.....	5,100.00	5,000.00	5,000.00
Albany Co., Wyo., 6s.....	5,200.00	5,000.00	5,000.00
	\$18,510.00	\$18,000.00	\$18,000.00
CITY AND TOWN.			
Ogden, Utah, 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Butler, Ind., 6s.....	2,600.00	2,500.00	2,500.00
Provo City, Utah, 6s.....	5,250.00	5,000.00	5,000.00
Franklin, 4s.....	10,000.00	10,000.00	10,000.00
Macon, Mo., 6s.....	3,000.00	3,000.00	3,000.00
Brigham, Utah, 6s.....	5,100.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,000.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Sprague, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Redwood Falls, Minn., 6s.....	5,050.00	5,000.00	5,000.00
	\$59,090.00	\$58,500.00	\$58,500.00
SCHOOL DISTRICT.			
Latah Co., No. 5, Idaho. Independ-			
ent, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Springville, Utah, 6s.....	5,000.00	5,000.00	5,000.00
Gallatin Co., No. 7, Mont., 6s.....	8,240.00	8,000.00	8,000.00
Yavapai Co., No. 1, Arizona, 6s.....	2,000.00	2,000.00	2,000.00
	\$20,240.00	\$20,000.00	\$20,000.00
MISCELLANEOUS.			
National Loan & Trust Co., Kansas			
City, deb., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Johnson Loan & Trust Co., deb., 6s..	16,627.00	18,475.00	18,475.00
New Hampshire Trust Co., deb., 6s..	24,000.00	30,000.00	30,000.00
Salt Lake City Gas Co., 6s.....	5,000.00	5,000.00	5,000.00
Lexington Hydraulic Mfg. Co.,			
Ky., 6s.....	8,000.00	8,000.00	8,000.00
Marysville Water Co., 6s.....	5,000.00	5,000.00	5,000.00
Penacook & Boscawen Water Works,			
4½s.....	5,000.00	5,000.00	5,000.00
Des Moines Water Power Co., 6s.....	5,000.00	5,000.00	5,000.00
	\$73,627.00	\$81,475.00	\$81,475.00
STOCKS.			
BANK.			
Franklin National.....	\$18,150.00	\$12,100.00	\$12,100.00
Citizens' National, Tilton.....	7,440.00	6,200.00	6,200.00
First National, Hillsborough.....	6,075.00	4,500.00	4,500.00
	\$31,665.00	\$22,800.00	\$22,800.00
Amount carried forward.....	\$31,665.00	\$22,800.00	\$22,800.00

SCHEDULE OF BONDS AND STOCKS OF THE FRANKLIN SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward</i>	\$31,665.00	\$22,800.00	\$22,800.00
National Mechanics & Traders', Portsmouth.....	6,250.00	5,000.00	5,000.00
Derry National.....	6,710.00	6,100.00	6,100.00
	\$44,625.00	\$33,900.00	\$33,900.00
<i>RAILROAD.</i>			
Northern.....	\$10,150.00	\$7,000.00	\$7,000.00
Pemigewasset Valley.....	11,500.00	9,200.00	9,200.00
Union Pacific.....	2,600.00	10,000.00	8,500.00
Boston & Maine.....	16,000.00	10,000.00	16,948.75
	\$40,250.00	\$36,200.00	\$41,648.75
<i>MISCELLANEOUS.</i>			
Nebraska Loan & Trust Co.....	\$1,875.00	\$2,500.00	\$2,500.00
New Hampshire Trust Co.....		1,600.00	1,600.00
International Loan & Trust Co.....	1,000.00	2,000.00	2,000.00
Franklin Gas & Electric Co.....	300.00	300.00	300.00
Capital Fire Insurance Co., Concord	1,000.00	1,000.00	1,000.00
Kidder Machine Co., Franklin.....	2,500.00	2,500.00	2,500.00
American Sugar Refining Co., N. Y..	8,200.00	10,000.00	9,643.75
	\$14,875.00	\$19,900.00	\$19,543.75

GORHAM FIVE-CENTS SAVINGS BANK.—GORHAM.

A. S. TWITCHELL, *President*.RUFUS F. INGALLS, *Treasurer*.

Trustees.—A. S. Twitchell, Wesley Wight, T. E. Fisk, T. A. Adams,
Elihu Libby, S. M. Leavitt, Thomas Gifford.

Investment Committee.—A. S. Twitchell, T. E. Fisk, S. M. Leavitt.

STATEMENT.

Liabilities.

Amount due depositors.....	\$50,064.69		\$50,064.69
Guaranty fund.....	3,200.00		3,200.00
Interest.....	2,571.03		2,571.03
	\$55,835.72		
Premium on bonds and stocks im- paired.....	975.00		
	\$54,860.72		\$55,835.72

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by local real estate...	\$29,655.01	\$29,655.01	\$29,655.01
Loans on personal security.....	8,626.28	8,626.28	8,626.28
Loans on collateral security.....	1,416.60	1,416.60	1,416.60
Miscellaneous bonds.....	3,200.00	3,500.00	3,500.00
Bank stock.....	2,825.00	2,500.00	2,500.00
Miscellaneous stocks.....	2,500.00	3,500.00	3,500.00
Real estate by foreclosure.....	5,770.93	5,770.93	5,770.93
Cash on deposit in national banks....	312.17	312.17	312.17
Cash on hand.....	554.73	554.73	554.73
	\$54,860.72	\$55,835.72	\$55,835.72

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From Oct. 11, 1892, to Sept. 6, 1893.

Gross earnings	\$4,030.32
Deduct interest paid out	\$11.25
Deduct expenses	445.20
Deduct local taxes	18.90
Deduct losses charged off	48.03
Deduct insurance charged off	155.00
Carried to guaranty fund	644.42
	<hr/>
	1,322.80
Net earnings	\$2,707.52
Dividend April, 1893	1,007.05
	<hr/>
To surplus	\$1,700.47
Surplus and interest, last examination	\$870.56
Increase	1,700.47
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Surplus and interest, present examination	\$2,571.03

Incorporated 1872.

Examination Sept. 6, 1893, by James O. Lyford.

Treasurer's bond, \$25,000. Date of bond, Dec. 18, 1882.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, \$4,710.65; as surety, \$275.

Amount of deposits, \$50,064.69; decrease since last examination, \$6,191.64.

Amount of deposits received since last examination, including dividends credited, \$9,597.38.

Amount of dividends declared since last examination, \$1,007.05.

Amount paid out on account of deposits since last examination, \$15,789.02.

Total amount loaned or invested in New Hampshire, \$50,807.45.

Total amount loaned or invested in New England, \$52,335.72.

Total amount loaned or invested out of New England, \$3,500.

Largest amount loaned to any individual, corporation, or company, \$4,000.

Number of single loans of \$1,000 or less, to separate parties in the State, 124.

Total number of loans in the State, 128.

SCHEDULE OF BONDS AND STOCKS OF THE GORHAM FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s ..	\$1,200.00	\$1,500.00	\$1,500.00
Western Electrical Construction Co., Denver, Col., 6s.....	1,000.00	1,000.00	1,000.00
Rhineland Water Co., Pelican, Wis., 6s.....	1,000.00	1,000.00	1,000.00
	\$3,200.00	\$3,500.00	\$3,500.00
STOCKS.			
BANK.			
First National, Portland, Me.....	\$1,725.00	\$1,500.00	\$1,500.00
Berlin National, Berlin	1,100.00	1,000.00	1,000.00
	\$2,825.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Capital Fire Insurance Co., Concord.	\$1,500.00	\$1,500.00	\$1,500.00
Nashua Trust Co., Nashua.....	1,000.00	1,000.00	1,000.00
New Hampshire Trust Co.....		1,000.00	1,000.00
	\$2,500.00	\$3,500.00	\$3,500.00

GUARANTY SAVINGS BANK.—MANCHESTER.

JOHN M. PARKER, *President*. JAMES A. WESTON, *Treasurer*.

Trustees—John M. Parker, Nathan P. Hunt, David A. Parker,
Hiram K. Slayton, James A. Weston, Alonzo Elliott, John C.
French, John Kennard, Bushrod W. Hill.

Investment Committee—John M. Parker, Nathan P. Hunt, James
A. Weston.

STATEMENT.

Liabilities.

Amount due depositors	\$947,276.06		\$947,276.06
Guaranty fund	100,000.00		100,000.00
Surplus	20,875.35		20,875.35
Interest	40,984.63		40,984.63
Premium on bonds and stocks	13,431.50		
	\$1,122,567.54		\$1,109,136.04

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$79,780.00	\$79,780.00	\$79,780.00
Loans secured by Western city mortgages	327,522.50	327,522.50	327,522.50
Loans secured by local real estate ..	109,274.00	109,274.00	109,274.00
Loans on personal security	21,084.10	21,084.10	21,084.10
Loans on personal security (West- ern)	57,509.55	57,509.55	57,509.55
Loans on collateral security	101,427.75	101,427.75	101,427.75
Loans on collateral security (West- ern)	23,000.00	23,000.00	23,000.00
County, city, town, and district bonds	58,550.00	55,800.00	55,800.00
Railroad bonds	62,510.00	64,000.00	60,400.00
Miscellaneous bonds	70,000.00	72,000.00	72,000.00
Bank stock	51,483.00	43,050.00	43,550.00
Railroad stock	59,430.00	54,400.00	49,832.50
Manufacturing stock	12,841.00	10,000.00	10,000.00
Miscellaneous stocks	13,789.85	23,589.85	23,589.85
Real estate by foreclosure	39,903.88	39,903.88	39,903.88
Cash on deposit in national banks ...	32,289.14	32,289.14	32,289.14
Cash on hand	2,172.77	2,172.77	2,172.77
	\$1,122,567.54	\$1,116,803.54	\$1,109,136.04

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 24, 1892, to March 21, 1893.

Gross earnings	\$59,641.78
Deduct interest paid out	\$2,073.68
Deduct expenses	3,628.56
Deduct state tax	9,736.55
Deduct other taxes	74.63
Deduct premiums charged off	25.00
Dividend to stockholders Oct., 1892	4,000.00
	<hr/>
	19,538.42
Net earnings	\$40,103.36
Surplus and interest, last examination	21,757.62
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Surplus and interest, present examination	\$61,860.98

Incorporated 1879.

Examination March 21, 1893, by William A. Heard.

Treasurer's bond, \$70,000. Date of bond, Feb. 27, 1889.

Clerk, E. H. Carpenter.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$1,000.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$947,276.06; decrease since last examination, \$2,029.84.

Amount of deposits received since last examination, including dividends credited, \$210,739.19.

Amount of dividends declared since last examination, none.

Amount paid out on account of deposits since last examination, \$212,769.03.

Total amount loaned or invested in New Hampshire, \$338,847.76.

Total amount loaned or invested in New England, \$357,580.26.

Total amount loaned or invested out of New England, \$751,555.78.

Largest amount loaned to any individual, corporation, or company, \$40,000.

Number of single loans of \$1,000 or less to separate parties in the State, 40.

Total number of loans in the State, 92.

SCHEDULE OF BONDS AND STOCKS OF THE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$10,780.00	\$11,000.00	\$11,000.00
Utah Southern, 7s.....	10,200.00	10,000.00	10,000.00
Boston, Concord & Montreal, 6s.....	21,280.00	19,000.00	19,000.00
St. Louis & San Francisco, 7s.....	1,000.00	1,000.00	1,000.00
Terre Haute & South Eastern, 7s.....	6,600.00	6,000.00	6,000.00
Kansas Pacific, 6s.....	2,100.00	2,000.00	2,000.00
Atchison, Topeka & Santa Fe, 4s.....	7,900.00	10,000.00	8,400.00
Atchison, Topeka & Santa Fe, 4s.....	2,650.00	5,000.00	3,000.00
	\$62,510.00	\$64,000.00	\$60,400.00
COUNTY.			
Lawrence County, So. Dak., 10s.....	\$5,280.00	\$4,800.00	\$4,800.00
Custer County, Mont., 7s.....	15,750.00	15,000.00	15,000.00
	\$21,030.00	\$19,800.00	\$19,800.00
CITY AND TOWN.			
Alma, Kan., 7s.....	\$26,250.00	\$25,000.00	\$25,000.00
Grand Forks, Dak., 7s.....	5,250.00	5,000.00	5,000.00
Tekoa, Wash., 6s.....	5,000.00	5,000.00	5,000.00
	\$36,500.00	\$35,000.00	\$35,000.00
SCHOOL DISTRICT.			
Dwight Township, Dak., 8s.....	\$1,020.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Swift & Co., Ill., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Grand Forks Gas & Electric Co., 6s..	3,000.00	3,000.00	3,000.00
Black Hills College, Hot Springs, So. Dak., 8s.....	4,000.00	4,000.00	4,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
National Loan & Trust Co., deb., 6s..	10,000.00	10,000.00	10,000.00
Red Oak Investment Co., deb., 5s....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Central Loan & Debiture Co., 6s....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Sturgis Water Co., So. Dak., 7s.....	10,000.00	10,000.00	10,000.00
	\$70,000.00	\$72,000.00	\$72,000.00
STOCKS.			
BANK.			
Globe Savings Bank, Chicago.....	\$5,000.00	\$5,000.00	\$5,000.00
First National, Hutchinson, Kan....	6,250.00	5,000.00	5,000.00
Merchants' National, Manchester....	26,040.00	18,600.00	18,600.00
People's National, Laconia.....	2,750.00	2,500.00	2,500.00
Clark County, Osceola, Iowa.....	1,443.00	1,950.00	1,950.00
Washington National, Spokane Falls	10,000.00	10,000.00	10,500.00
	\$51,483.00	\$43,050.00	\$43,550.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$8,500.00	\$10,000.00	\$10,000.00
Lake Shore & Michigan Southern....	6,150.00	5,000.00	5,000.00
Connecticut & Passumpsic.....	13,530.00	11,000.00	9,432.50
Pemigewasset Valley.....	29,250.00	23,400.00	23,400.00
Cincinnati, Lebanon & Northern....	2,000.00	5,000.00	2,000.00
	\$59,430.00	\$54,400.00	\$49,832.50

SCHEDULE OF BONDS AND STOCKS OF THE GUARANTY SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MANUFACTURING.			
Franklin Company, Lewiston, Me....	\$6,426.00	\$6,300.00	\$6,300.00
Manchester Mills, Manchester	2,125.00	1,700.00	1,700.00
Amoskeag Manuf'g Co., Manchester	4,290.00	2,000.00	2,000.00
	\$12,841.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
International Loan & Trust Co., Kan- sas City.....	\$5,000.00	\$10,000.00	\$10,000.00
Connecticut Fire Insurance Co.....	3,600.00	3,000.00	3,000.00
Wahpeton Water Works.....	5,189.85	5,189.85	5,189.85
New Hampshire Trust Co.....		5,400.00	5,400.00
	\$13,789.85	\$23,589.85	\$23,589.85

HILLSBOROUGH BRIDGE GUARANTY SAVINGS BANK.—HILLSBOROUGH.

JOHN B. SMITH, *President.*

W. D. FORSAITH, *Treasurer.*

Trustees—John B. Smith, J. F. Grimes, Ruthven Childs, S. W. Holman, J. S. Butler, Alba Stevenson, John Goodell, Levi G. Jones, Harvey Jones, Kirk D. Pierce, Chas. W. Conn, Daniel F. Healey, M. M. Codman, Nathan C. Jameson, W. D. Forsaith.

Investment Committee—John B. Smith, J. F. Grimes, J. S. Butler, Ruthven Childs, W. D. Forsaith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$210,969.34		\$210,969.34
Guaranty fund.....	25,000.00		25,000.00
Surplus.....	3,681.56		3,681.56
Interest.....	3,014.08		3,014.08
Premium on bonds and stocks.....	878.75		
	\$243,543.73		\$242,664.98

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$25,119.14	\$25,119.14	\$25,119.14
Loans secured by Western city mortgages.....	3,900.00	3,900.00	3,900.00
Loans secured by local real estate...	16,975.00	16,975.00	16,975.00
Loans on personal security.....	10,016.10	10,016.10	10,016.10
Loans on personal security (Western).....	1,382.74	1,382.74	1,382.74
Loans on collateral security.....	4,339.74	4,339.74	4,339.74
County, city, town, and district bonds.....	132,775.00	129,000.00	131,917.50
Miscellaneous bonds.....	8,000.00	8,000.00	8,000.00
Manufacturing stock.....	2,350.00	2,000.00	2,658.75
Miscellaneous stocks.....	3,630.00	3,300.00	3,300.00
Warrants.....	27,600.53	27,600.53	27,600.53
Cash on deposit in national banks...	2,811.00	2,811.00	2,811.00
Cash on hand.....	4,644.48	4,644.48	4,644.48
	\$243,543.73	\$239,088.73	\$242,664.98

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 23, 1892, to November 1, 1893.

Gross earnings	\$15,395.48
Deduct interest paid out	\$378.52
Deduct expenses	1,272.33
Deduct state tax	3,694.65
Deduct premiums charged off	835.27
Deduct other items charged off, bank fix- tures	547.38
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	6,728.15
Net earnings	\$8,667.33
Dividend April, 1893	6,433.99
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To surplus	\$2,233.34
Surplus and interest, last examination	\$4,462.30
Increase	2,233.34
	<hr/>
Surplus and interest, present examination	\$6,695.64

Incorporated 1889.

Examination Nov. 1, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$35,000. Date of bond, Nov. 2, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$1,600 ; as surety, \$125.

Amount of deposits, \$210,969.34 ; increase since last examination, \$30,527.15.

Amount of deposits received since last examination, including dividends credited, \$117,436.12.

Amount of dividends declared since last examination, \$6,433.99.

Amount paid out on account of deposits since last examination, \$86,908.97.

Total amount loaned or invested in New Hampshire, \$41,445.07.

Total amount loaned or invested in New England, \$41,445.07.

Total amount loaned or invested out of New England, \$201,219.91.

Largest amount loaned to any individual, corporation, or company, \$2,500.

Number of single loans of \$1,000 or less to separate parties in the State, 52.

Total number of loans in the State, 70.

SCHEDULE OF BONDS AND STOCKS OF THE HILLSBOROUGH
BRIDGE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Clallam, Wash., 6s.....	\$5,050.00	\$5,000.00	\$4,900.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,185.00
Bernalillo, N. M., 6s.....	2,575.00	2,500.00	2,500.00
Weston, Wyo., 6s.....	2,060.00	2,000.00	2,000.00
Sweetwater, Wyo., 6s.....	10,300.00	10,000.00	10,150.00
Kittitass, Wash., 6s.....	5,100.00	5,000.00	5,000.00
San Miguel, N. M., 6s.....	3,000.00	3,000.00	3,000.00
	\$33,335.00	\$32,500.00	\$32,735.00
CITY AND TOWN.			
Sprague, Wash., 6s.....	\$5,000 00	\$5,000.00	\$5,000.00
Brigham, Utah, 6s.....	3,060 00	3,000.00	3,045.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Port Townsend, Wash., 6s.....	5,250.00	5,000.00	4,975.00
Moscow, Idaho, 6s.....	9,180.00	9,000.00	9,000.00
Central City, Col., 7s.....	5,350.00	5,000.00	5,275.00
Cerrillos, N. M., 6s.....	3,000.00	3,000.00	3,000.00
Kent, Wash., 6s.....	5,100.00	5,000.00	5,100.00
Hickman, Ky., 6s.....	5,100.00	5,000.00	5,100.00
	\$46,040.00	\$45,000.00	\$45,495.00
SCHOOL DISTRICT.			
Yavapai County No. 1, Ari., 6s.....	\$9,000.00	\$9,000.00	\$9,000.00
Skagit County No. 27, Wash., 7s.....	1,020.00	1,000.00	1,020.00
Skagit County No. 10, Wash., 7s.....	5,350.00	5,000.00	5,425.00
Skagit County No. 12, Wash., 7s.....	6,240.00	6,000.00	6,240.00
Arapahoe County No. 5, Col., 6s.....	4,120.00	4,400.00	4,000.00
Whatcom County No. 57, Wash., 7s...	7,420.00	7,000.00	7,350.00
Whatcom County No. 25, Wash., 7s...	5,300.00	5,000.00	5,300.00
Mesa County No. 10, Col., 7s.....	2,100.00	2,000.00	2,100.00
Ouray County No. 1, Col., 8s.....	2,650.00	2,500.00	2,712.50
Utah County No. 14, Utah, 6s.....	5,050.00	5,000.00	5,050.00
Shoshone County No. 8, Idaho, 7s....	5,150.00	5,000.00	5,490.00
	\$53,400.00	\$51,500.00	\$53,687.50
MISCELLANEOUS.			
Bessemer Ditch Co., Col., 7s.....	\$2,000.00	\$2,000.00	\$2,000.00
Denver Consolidated Electric Co., 6s	3,000.00	3,000.00	3,000.00
Denver Water Co., 7s.....	3,000.00	3,000.00	3,000.00
	\$8,000.00	\$8,000.00	\$8,000.00
STOCKS.			
MANUFACTURING.			
Manchester Mills.....	\$1,250.00	\$1,000.00	\$1,478.75
Nashua Manufacturing Company....	1,100.00	1,000.00	1,180.00
	\$2,350.00	\$2,000.00	2,658.75
MISCELLANEOUS.			
Denver Consolidated Electric Co., Denver.....	\$3,630.00	\$3,300.00	\$3,300.00

HINSDALE SAVINGS BANK.—HINSDALE.

CHARLES J. AMIDON, *President*. CORA A. WELLMAN, *Treasurer*.

Trustees—George S. Wilder, Chandler S. Fay, H. F. Horton, Dwight W. Stearns, C. Fitzgerald, Amasa B. Davis, Edward Bishop, Charles B. Hopkins, Gardner S. Howe, Thomas W. Sabin, N. M. Worden, George T. State.

Investment Committee—Charles J. Amidon, Charles B. Hopkins, George S. Wilder, Chandler S. Fay, H. F. Horton.

STATEMENT.

Liabilities.

Amount due depositors.....	\$309,257.14	\$309,257.14
Guaranty fund.....	13,800.00	13,800.00
Surplus.....	6,011.60	6,011.60
Interest.....	3,290.59	3,290.59
Overdraft.....	3,500.00	3,500.00
	\$335,859.33	
Premium on bonds and stocks im- paired.....	2,780.50	
	\$333,078.83	\$335,859.33

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$113,370.00	\$113,370.00	\$113,370.00
Loans secured by local real estate...	47,059.65	47,059.65	47,059.65
Loans on personal security.....	3,807.78	3,807.78	3,807.78
Loans on collateral security.....	621.35	621.35	621.35
Loans on collateral security (West- ern).....	12,125.00	12,125.00	12,125.00
County, city, town, and district bonds.....	87,614.50	84,500.00	84,395.00
Miscellaneous bonds.....	26,250.00	28,250.00	28,250.00
Bank stock.....	10,150.00	11,400.00	10,150.00
Miscellaneous stocks.....	22,270.42	27,270.42	26,270.42
Real estate by foreclosure.....	5,910.66	5,910.66	5,910.66
Cash in hands of investing agents...	300.00	300.00	300.00
Cash on deposit in national banks...	2,351.29	2,351.29	2,351.29
Cash on hand.....	1,248.18	1,248.18	1,248.18
	\$333,078.83	\$338,214.33	\$335,859.33

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 21, 1892, to September 12, 1893.

Gross earnings	\$30,710.43
Deduct interest paid out	\$1,100.85
Deduct expenses	1,274.41
Deduct state tax	3,043.47
Deduct other taxes	77.02
Deduct premiums charged off	1,325.85
Deduct losses charged off*	16,049.84
Carried to guaranty fund	928.28
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	23,799.72
Net earnings	\$6,910.71
From surplus	5,054.78
	<hr/>
Dividends Oct., 1892, and April, 1893	\$11,965.49
Surplus and interest, last examination	\$14,356.97
From surplus	5,054.78
	<hr/>
Surplus and interest, present examination	\$9,302.19

Incorporated June, 1874.

Examination Sept. 12, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$35,000. Date of bond, Jan. 15, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$5,500; as surety, \$910.00.

Amount of deposits, \$309,257.14; increase since last examination, \$3,296.68.

Amount of deposits received since last examination, including dividends credited, \$82,475.55.

Amount of dividends declared since last examination, \$11,965.49.

Amount paid out on account of deposits since last examination, \$79,178.87.

Total amount loaned or invested in New Hampshire, \$57,236.96.

Total amount loaned or invested in New England, \$59,588.25.

Total amount loaned or invested out of New England, \$276,271.08.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the State, 102.

Total number of loans in the State, 116.

* This includes losses charged out of guaranty fund.

SCHEDULE OF BONDS AND STOCKS OF THE HINSDALE SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Crow Wing, Minn., 8s.....	\$7,490.00	\$7,000.00	\$7,000.00
Saguache, Col., 7s.....	3,150.00	3,000.00	3,000.00
Uinta, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Fremont, Wyo., 8s.....	1,050.00	1,000.00	1,000.00
Montrose, Col., 6s.....	1,030.00	1,000.00	1,000.00
Valencia, N. M., 6s.....	2,060.00	2,000.00	2,000.00
San Miguel, N. M., 6s.....	6,060.00	6,000.00	6,000.00
Pitkin, Col., 6s.....	1,530.00	1,500.00	1,395.00
Boulder, Col., 8s.....	1,060.00	1,000.00	1,000.00
	\$28,530.00	\$27,500.00	\$27,395.00
CITY AND TOWN.			
South Denver, Col., 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
Palouse City, Wash., 6s.....	11,550.00	11,000.00	11,000.00
Lexington, Neb., 6s.....	2,000.00	2,000.00	2,000.00
Salt Lake City, Utah, 6s.....	2,120.00	2,000.00	2,000.00
Urbano, Ohio, 6s.....	4,080.00	4,000.00	4,000.00
	\$21,810.00	\$21,000.00	\$21,000.00
SCHOOL DISTRICT.			
Latah Co., No 2, Idaho, 8s.....	\$5,100.00	\$5,000.00	\$5,000.00
Grand Forks, N. Dak., Independ't, 6s	7,725.00	7,500.00	7,500.00
Whitman County, No. 115, Wash., 8s	520.00	500.00	500.00
" " " 60, " 7s	1,262.00	1,200.00	1,200.00
" " " 123, " 7s	954.00	900.00	900.00
" " " 32, " 10s	856.00	800.00	800.00
" " " 109, " 10s	472.50	450.00	450.00
" " " 61, " 6½s	5,100.00	5,000.00	5,000.00
Skagit Co., No. 27, Wash., 7s.....	1,080.00	1,000.00	1,000.00
Lincoln Co., No. 14, Wash., 8s.....	2,600.00	2,500.00	2,500.00
Arapahoe Co., No. 5, Col., 6s.....	1,030.00	1,000.00	1,000.00
Spokane Co., No. 80, Wash., 8s.....	1,430.00	1,300.00	1,300.00
Spokane Co., No. 1, Wash., 8s.....	1,485.00	1,350.00	1,350.00
Kl sap Co., No. 19, Wash., 8s.....	540.00	500.00	500.00
Whatcom Co., No. 47, Wash., 8s.....	1,040.00	1,000.00	1,000.00
Pineville, Ky., 6s.....	2,000.00	2,000.00	2,000.00
Snohomish Co., No. 24, Wash., 6s.....	4,080.00	4,000.00	4,000.00
	\$37,274.50	\$36,000.00	\$36,000.00
MISCELLANEOUS.			
Texas Loan Agency, deb., 7s.....	\$6,000.00	\$6,000.00	\$6,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Commonwealth Loan & Trust Co., deb., 6s.....	950.00	950.00	950.00
Commonwealth Loan & Trust Co., deb., 6s.....	800.00	800.00	800.00
Hinkley Water Works Co., Ill., 6s.....	3,500.00	3,500.00	3,500.00
Metropolitan Railway Co., Denver, Col., 6s.....	2,000.00	2,000.00	2,000.00
Youngstown Steet Ry. Co., Ohio, 6s..	5,000.00	5,000.00	5,000.00
	\$26,250.00	\$28,250.00	\$28,250.00
STOCKS.			
BANK.			
Citizens' National, Corsicana, Texas.	\$5,400.00	\$5,400.00	\$5,400.00
People's Guaranty Savings Bank, Kansas City, Mo.....	1,250.00	2,500.00	1,250.00
Amount carried forward.....	\$6,650.00	\$7,900.00	\$6,650.00

SCHEDULE OF BONDS & STOCKS OF THE HINSDALE SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward.....</i>	\$ 6,650.00	\$7,900.00	\$6,650.00
Neodesha Savings Bank, Kan.....	1,000.00	1,000.00	1,000.00
United States National, Portland, Or.	2,500.00	2,500.00	2,500.00
	\$10,150.00	\$11,400.00	\$10,150.00
<i>MISCELLANEOUS.</i>			
Vermont Loan & Trust Co.....	\$3,000.00	\$3,000.00	\$3,000.00
Investment Trust Co. of America, Topeka, Kan.....	1,500.00	2,000.00	1,000.00
Inter-State Mortgage & Trust Co., Parsons, Kan.....	5,000.00	5,000.00	5,000.00
Texas Loan Agency, Corsicana, Tex.	5,000.00	5,000.00	5,000.00
Anglo-American Land Mortgage Agency Co.....	7,770.42	7,770.42	7,770.42
New Hampshire Trust Co.....	.....	4,500.00	4,500.00
	\$22,270.42	\$27,270.42	\$26,270.42

IONA SAVINGS BANK.—TILTON.

ADAM S. BALLANTYNE, *President*.WM. T. CASS, *Treasurer*.

Trustees—Adam S. Ballantyne, William T. Cass, R. T. Noyes, Frank Hill, C. Boynton, E. S. Philbrick, Jason Foss, G. E. Gorrell, A. B. Davis.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$394,154.45	\$394,154.45
Guaranty fund.....	18,000.00	18,000.00
Surplus.....	1,801.08	1,801.08
Interest.....	6,851.44	6,851.44
Premium on bonds and stocks.....	1,510.00	
	<u>\$422,316.97</u>	<u>\$420,806.97</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$160,900.00	\$180,900.00	\$160,900.00
Loans secured by Western city mortgages.....	6,300.00	6,300.00	6,300.00
Loans secured by local real estate...	99,815.87	99,815.87	99,815.87
Loans on personal security.....	13,381.00	13,381.00	13,381.00
Loans on personal security (Western).....	10,552.16	10,552.16	10,552.16
Loans on collateral security.....	25,784.00	25,784.00	25,784.00
County, city, town, and district bonds.....	71,510.00	69,500.00	69,500.00
Railroad bonds.....	15,600.00	15,000.00	15,000.00
Miscellaneous bonds.....	2,400.00	3,000.00	3,000.00
Railroad stock.....	500.00	1,000.00	1,000.00
Real estate by foreclosure.....	3,288.00	3,288.00	3,288.00
Real estate purchased.....	6,668.53	6,668.53	6,668.53
Certificates of deposit in Citizens' National Bank.....	4,500.00	4,500.00	4,500.00
Cash on hand.....	1,117.41	1,117.41	1,117.41
	<u>\$422,316.97</u>	<u>\$420,806.97</u>	<u>\$420,806.97</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 23, 1892, to March 6, 1893.

Gross earnings	\$22,764.92
Deduct interest paid out	\$1,008.14
Deduct expenses	1,420.66
Deduct state tax	3,562.30
Deduct other taxes	44.20
Deduct premiums charged off	1,125.75
Deduct losses charged off	162.00
Carried to guaranty fund	2,000.00
	<hr/>
	9,323.05
Net earnings	\$13,441.87
From surplus	611.50
	<hr/>
Dividend Dec., 1892.	\$14,053.37
Surplus and interest, last examination	\$9,264.02
From surplus	611.50
	<hr/>
Surplus and interest, present examination	\$8,652.52

Incorporated 1870.

Examination March 6, 1893, by William A. Heard.

Treasurer's bond, \$45,000. Date of bond, Dec. 16, 1889.

Annual compensation of treasurer, \$1,200.

Indebtedness of trustees as principal, nothing; as surety, \$747.

Amount of deposits, \$394,154.45; increase since last examination, \$26,408.35.

Amount of deposits received since last examination, including dividends credited, \$94,222.11.

Amount of dividends declared since last examination, \$14,053.37.

Amount paid out on account of deposits since last examination, \$67,813.76.

Total amount loaned or invested in New Hampshire, \$165,554.81.

Total amount loaned or invested in New England, \$166,554.81.

Total amount loaned or invested out of New England, \$254,252.16.

Largest amount loaned to any individual, corporation, or company, \$19,340.12.

Number of single loans of \$1,000 or less to separate parties in the State, 115.

Total number of loans in the State, 161.

SCHEDULE OF BONDS AND STOCKS OF THE IONA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Tacoma & Puyallup, Wash., 7s	\$2,000.00	\$2,000.00	\$2,000.00
Boston, Concord & Montreal, 6s.....	5,600.00	5,000.00	5,000.00
Boston, Concord & Montreal, 7s.....	6,000.00	6,000.00	6,000.00
Union Pacific, 6s.....	2,000.00	2,000.00	2,000.00
	\$15,600.00	\$15,000.00	\$15,000.00
COUNTY.			
Albany County, Wyo., 6s.....	\$4,160.00	\$4,000.00	\$4,000.00
Chehalis County, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Rio Grande County, Col., 7s.....	2,100.00	2,000.00	2,000.00
Nuckolls County, Neb., 5s.....	4,000.00	4,000.00	4,000.00
	\$15,460.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
Erie, Pa., 7s.....	\$1,040.00	\$1,000.00	\$1,000.00
Dubuque, Iowa, 6s.....	2,120.00	2,000.00	2,000.00
Jeffersonville, Ind., 7 3-10s.....	2,220.00	2,000.00	2,000.00
Evansville, Ind., 4s.....	1,000.00	1,000.00	1,000.00
Vancouver, Wash., 6s.....	3,150.00	3,000.00	3,000.00
Salt Lake City, Utah, 5s.....	3,000.00	3,000.00	3,000.00
Fort Worth, Texas, 6s.....	5,400.00	5,000.00	5,000.00
Grand Forks, No. Dak., 6s.....	2,060.00	2,000.00	2,000.00
Redwood Falls, Minn., 6s.....	4,160.00	4,000.00	4,000.00
Woodland, Cal., 5s.....	3,000.00	3,000.00	3,000.00
Provo City, Utah, 6s.....	3,150.00	3,000.00	3,000.00
Cheyenne, Wyo., 6s.....	5,100.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	2,000.00	2,000.00	2,000.00
South Denver, Col., 6s.....	2,060.00	2,000.00	2,000.00
Redlands, Cal., 6s.....	3,000.00	3,000.00	3,000.00
Findlay, Ohio, 6s.....	3,000.00	3,000.00	3,000.00
Lexington, Neb., 6s.....	2,000.00	2,000.00	2,000.00
	\$47,460.00	\$46,000.00	\$46,000.00
SCHOOL DISTRICT.			
Gallatin County No. 7, Mont., 6s.....	\$3,090.00	\$3,000.00	\$3,000.00
North Ogden, Weber County, Utah, 6s	3,500.00	3,500.00	3,500.00
Huron Board of Educat'n, So. Dak., 6s	2,000.00	2,000.00	2,000.00
	\$8,590.00	\$8,500.00	\$8,500.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s ..	\$2,400.00	\$3,000.00	\$3,000.00
STOCKS.			
RAILROAD.			
Central Massachusetts, preferred....	\$500.00	\$1,000.00	\$1,000.00

KEENE FIVE-CENTS SAVINGS BANK.—KEENE.

CALEB T. BUFFUM, *President*. G. A. LITCHFIELD, *Treasurer*.

Trustees—F. A. Perry, H. O. Coolidge, Clark F. Rowell, John Humphrey, Don H. Woodward, John Q. Jones, John B. Fisk, Obadiah Sprague, F. E. Keyes, Hiram Blake, Geo. C. Hubbard, James H. Fisher, Solon S. Wilkinson, Arad Fletcher, Herbert A. Woodward.

Investment Committee—C. T. Buffum, Edward Joslin, F. A. Perry, H. O. Coolidge.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,926,831.80	\$2,926,831.80
Guaranty fund.....	150,000.00	150,000.00
Interest.....	10,338.88	10,338.88
Overdrafts.....	25,000.00	25,000.00
	\$3,112,170.68	
Premium on bonds and stocks im- paired.....	27,281.76	
	\$3,084,888.92	\$3,112,170.68

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$945,471.81	\$945,471.81	\$945,471.81
Loans secured by Western city mortgages.....	140,000.00	140,000.00	140,000.00
Loans secured by local real estate...	330,077.33	330,077.33	330,077.33
Loans on personal security.....	34,123.74	34,123.74	34,123.74
Loans on personal security (West- ern).....	107,390.73	107,390.73	107,390.73
Loans on collateral security.....	53,151.40	53,151.40	53,151.40
Loans on collateral security (West- ern).....	194,925.25	194,925.25	194,925.00
County, city, town, and district bonds.....	350,859.00	338,200.00	336,950.00
Railroad bonds.....	115,380.00	129,500.00	121,331.25
Miscellaneous bonds.....	500,700.00	536,000.00	510,625.00
Bank stock.....	106,062.00	94,000.00	101,360.26
Railroad stock.....	26,400.00	40,000.00	33,356.25
Miscellaneous stocks.....	96,525.12	138,610.12	119,585.12
Tax certificates.....	6,822.47	6,822.47	6,822.47
Warrants.....	20,808.50	20,808.50	20,808.50
County judgments.....	6,450.00	6,450.00	6,450.00
Certificates of deposit.....	13,875.00	13,875.00	13,875.00
Real estate by foreclosure.....	27,393.50	27,393.50	27,393.50
Cash on deposit in national banks...	6,400.45	6,400.45	6,400.45
Cash on hand.....	2,072.62	2,072.62	2,072.62
	\$3,084,888.92	\$3,165,272.92	\$3,112,170.68

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 9, 1892, to October 24, 1893.

Gross earnings	\$199,833.57
Deduct interest paid out	\$3,994.18
Deduct expenses	5,428.80
Deduct state tax, 1892 and 1893	60,074.47
Deduct losses charged off	27,700.00
Deduct other items charged off	6,561.15
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	103,758.60
Net earnings	\$96,074.97
From surplus	22,628.24
	<hr/>
Dividends December, 1892, and June, 1893	\$118,703.21
Surplus and interest, last examination	\$32,967.12
From surplus	22,628.24
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Surplus and interest, present examination	\$10,338.88

Incorporated 1868.

Examination Oct. 24, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$100,000. Date of bond, Feb. 9, 1893.

Clerks, Louis G. Litchfield and A. M. Smith.

Annual compensation of treasurer, \$3,600.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$23,000; as surety, \$6,600.

Amount of deposits, \$2,926,831.80; decrease since last examination, \$91,295.76.

Amount of deposits received since last examination, including dividends credited, \$566,867.82.

Amount of dividends declared since last examination, \$118,703.21.

Amount paid out on account of deposits since last examination, \$658,163.58.

Total amount loaned or invested in New Hampshire, \$507,960.68.

Total amount loaned or invested in New England, \$541,760.68.

Total amount loaned or invested out of New England, \$2,570,410.

Largest amount loaned to any individual, corporation, or company, \$78,167.93.

Number of single loans of \$1,000 or less to separate parties in the State, 379.

Total number of loans in the State, 459.

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
New York, Providence & Boston, 4s..	\$10,200.00	\$10,000.00	\$10,000.00
Peoria & Eastern, 4s.....	7,000.00	10,000.00	8,000.00
Concord & Montreal, 4s.....	25,000.00	25,000.00	25,000.00
Atlantic & Pacific, 4s.....	6,300.00	10,000.00	8,000.00
Oregon Short Line, 6s.....	9,800.00	10,000.00	10,000.00
Fitchburg, 5s.....	10,900.00	10,000.00	10,000.00
Canastota Northern, 6s.....	10,000.00	10,000.00	10,000.00
Cheshire, 6s.....	2,700.00	2,500.00	2,631.25
Atchison, Topeka & Santa Fé, 4s....	9,480.00	12,000.00	10,000.00
Atchison, Topeka & Santa Fé, 2d mortgage, 4s.....	4,400.00	10,000.00	8,000.00
Cincinnati, Dayton & Ironton, 5s....	9,400.00	10,000.00	9,700.00
Cincinnati, Hamilton & Dayton, 5s....	10,200.00	10,000.00	10,000.00
	\$115,380.00	\$129,500.00	\$121,331.25
COUNTY.			
Missoula, Mont., 6s.....	\$5,350.00	\$5,000.00	\$5,000.00
Bingham, Idaho, 8s.....	11,500.00	10,000.00	10,000.00
Cochise, Arizona, 7s.....	18,530.00	17,000.00	17,000.00
Valencia, N. M., 6s.....	10,300.00	10,000.00	10,000.00
Roberts, Dakota, 8s.....	5,300.00	5,000.00	5,000.00
Bernalillo, N. M., 6s.....	5,150.00	5,000.00	4,850.00
Eagle, Col., 7s.....	10,500.00	10,000.00	10,000.00
Cook, Ill., 4s.....	20,200.00	20,000.00	20,000.00
Pueblo, Col., 7s.....	15,260.00	14,000.00	14,000.00
Socorro, N. M., 6s.....	10,200.00	10,000.00	9,500.00
Oneida, Idaho, 8s.....	7,700.00	7,000.00	7,000.00
Garfield, Col., 7s.....	10,500.00	10,000.00	10,000.00
Leavenworth, Kan., 6s.....	7,705.00	6,700.00	6,700.00
Montrose, Col., 6s.....	9,373.00	9,100.00	9,100.00
Lyon, Iowa, 7s.....	5,800.00	5,800.00	12,900.00
Lyon, Iowa, 6s.....	7,100.00	7,100.00	
	\$160,468.00	\$151,700.00	\$151,050.00
CITY AND TOWN.			
Seattle, Wash., 5s.....	\$10,200.00	\$10,000.00	\$10,000.00
Kansas City, Kan., 6s.....	4,000.00	4,000.00	4,000.00
Keene, 5s.....	3,240.00	3,000.00	3,000.00
Golden, Col., 8s.....	1,020.00	1,000.00	1,000.00
Leavenworth, Kan., 5s.....	5,562.00	5,400.00	5,400.00
Anthony, Kan., 6s.....	525.00	500.00	500.00
Louisville, Ky., 4s.....	10,000.00	10,000.00	10,000.00
Muskegon, Mich., 5s.....	10,200.00	10,000.00	10,000.00
Village of Ravenna, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Ouray, Col., 8s.....	10,500.00	10,000.00	10,000.00
Montrose, Col., 8s.....	10,500.00	10,000.00	10,000.00
Grant, Iowa, 6s.....	500.00	500.00	500.00
Garfield, Iowa, 7s.....	8,500.00	8,500.00	8,500.00
Highmore, Dakota, 7s.....	6,240.00	6,000.00	6,000.00
Salt Lake, Utah, 5s.....	10,000.00	10,000.00	10,000.00
	\$95,987.00	\$93,900.00	\$93,900.00
SCHOOL DISTRICT.			
Duluth, Minn., Independent, 4½s.....	\$15,000.00	\$15,000.00	\$14,400.00
Ada County, No. 37, Idaho, 8s.....	5,959.00	5,900.00	5,900.00
Montrose County, No. 1, Col., 6s.....	8,080.00	8,000.00	8,000.00
Lincoln, Neb., 6s.....	21,000.00	20,000.00	20,000.00
Las Animas, No. 5, Col., 6s.....	4,545.00	4,500.00	4,500.00
Las Animas, No. 1, Col., 7s.....	10,200.00	10,000.00	10,000.00
Rice County, No. 69, Kan., 6s.....	10,300.00	10,000.00	10,000.00
Amount carried forward.....	\$75,084.00	\$73,400.00	\$72,800.00

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>SCHOOL DISTRICT.—Continued.</i>			
<i>Amount brought forward.....</i>	\$75,084.00	\$73,400.00	\$72,800.00
Gunnison County, No. 1, Col., 6s....	4,120.00	4,000 00	4,000.00
Rock Rapids, Iowa., 7s.....	7,000.00	7,000.00	7,000.00
Wichita, Kan., 6s.....	1,000.00	1,000.00	1,000.00
South Liberty, Iowa, 6s.....	200.00	200.00	200.00
Riverton, Iowa, 6s.....	2,000.00	2,000.00	2,000.00
Blanchard, Iowa, 6s.....	5,000.00	5,000.00	5,000.00
	\$94,404.00	\$92,600.00	\$92,000.00
<i>MISCELLANEOUS.</i>			
Johnson Loan & Trust Co., deb., 6s..	\$23,400.00	\$26,000.00	\$26,000.00
New Hampshire Trust Co., deb., 6s...	8,000.00	10,000.00	10,000.00
Davidson Investment Co., deb., 6s...	5,000.00	10,000.00	10,000.00
Kimball-Champ Investment Co., deb., 6s.....	18,000.00	20,000.00	20,000.00
Kansas Loan & Trust Co., deb., 6s....	10,000.00	10,000.00	10,000.00
Kansas Investment Co., deb., 6s.....	25,000.00	25,000.00	25,000.00
Dakota Investment Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Muscatine Mort. & Trust Co., deb., 6s	13,500.00	15,000.00	15,000.00
Winfield Mort. & Trust Co., deb., 6s..	5,000.00	5,000.00	5,000.00
Lombard Investment Co., deb., 6s....	40,000.00	40,000.00	40,000.00
Minneapolis, Lyndale & Minnetonka Railway Co., 5s.....	19,000.00	20,000.00	18,500 00
Omaha Street Railway Co., 5s.....	10,000.00	10,000.00	9,825.00
Wichita Electric Railway Co., 3s.....	58,500.00	78,000.00	58,500.00
Burlington Electric Railway Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
Chicago Junction Railway & Union Stock Yards Co., 5s.....	9,800.00	10,000.00	10,000.00
Denver Water Co., 7s.....	10,000.00	10,000.00	10,000.00
Eldorado Water Supply Co., Kan., 6s	5,000.00	5,000.00	4,850.00
Wakefield Water Co., Mass., 5s.....	15,000.00	15,000.00	13,950.00
Texarkana Water Co., Texas, 6s.....	10,000.00	10,000.00	10,000.00
Fairmount Cemetery Association, Denver, Col., 6s.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
Bessemer Ditch Co., 7s.....	17,000.00	17,000.00	17,000.00
Salt Lake City Railroad Co., 6s.....	10,200.00	10,000.00	10,000.00
Western Irrigation & Land Co., 7s...	10,000.00	10,000.00	10,000.00
Northwestern Consolidated Milling Co., Minn., 6s.....	10,000.00	10,000.00	10,000.00
Manhattan Beach Hotel & Land Co., 4s.....	9,000 00	10,000 00	8,000.00
Minneapolis General Electric Co., 6s	20,000.00	20,000.00	20,000.00
Keith & Perry Coal Co., Kansas City, Mo., 6s.....	10,000.00	10,000.00	10,000.00
Keene Gas Light Co., Keene, 5s.....	10,000.00	10,000.00	10,000.00
North Platte Land & Water Co., Col., 7s.....	10,000.00	10,000.00	10,000.00
West End Street Railway Co., Mass., 5s.....	10,300.00	10,000.00	10,000.00
Duluth Street Railway Co., 5s.....	19,000.00	20,000.00	19,000.00
Naumkeag Street Railway, Mass., 5s	20,000.00	20,000.00	20,000.00
Metropolitan Railway Co., Denver, 6s	20,000.00	20,000.00	20,000.00
	\$500,700.00	\$536,000.00	\$510,625.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Merchants' National, Kan. City, Mo.,	\$6,000.00	\$10,000.00	\$10,000.00
Globe Savings, Chicago, Ill.....	10,000.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	\$16,000.00	\$20,000.00	\$20 000.00

SCHEDULE OF BONDS AND STOCKS OF THE KEENE FIVE-CENTS
SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward</i>	\$16,000.00	\$20,000.00	\$20,000.00
Central National, New York.....	13,500.00	10,000.00	12,916.51
Pueblo National, Pueblo, Col.....	10,000.00	10,000.00	10,000.00
First National, Winfield, Kan.....	10,000.00	10,000.00	10,000.00
Blackstone National, Boston.....	3,382.00	3,800.00	3,800.00
Winchester National.....	14,630.00	13,300.00	15,510.00
Lancaster National.....	13,000.00	10,000.00	10,000.00
Ashuelot National.....	12,000.00	8,000.00	9,946.25
Keene National.....	7,800.00	3,900.00	4,187.50
First National, Sheldon, Iowa.....	5,750.00	5,000.00	5,000.00
	\$106,062.00	\$94,000.00	\$101,360.26
<i>RAILROAD.</i>			
Atchison, Topeka & Santa Fe.....	\$3,450.00	\$15,000.00	\$8,525.00
Flint & Pere Marquette, preferred...	6,000.00	10,000.00	9,862.50
Chicago, St. Paul, Minneapolis & Omaha, preferred.....	16,950.00	15,000.00	14,968.75
	\$26,400.00	\$40,000.00	\$33,356.25
<i>MISCELLANEOUS.</i>			
The Trust Co. of America.....	\$5,700.00	\$5,700.00	\$5,000.00
Nebraska Loan & Trust Co., Has- tings, Neb.....	3,750.00	5,000.00	5,000.00
Winfield Mortgage & Trust Co., Kan.	2,500.00	5,000.00	5,000.00
Lombard Investment Co., Mo.....	4,325.00	17,300.00	12,975.00
Kansas City Investment Co., Mo.....		5,000.00	5,000.00
Anglo-American Land Mortgage Agency Co.....	19,910.12	19,910.12	19,910.12
Minnesota Loan & Trust Co., Minn...	8,300.00	8,300.00	8,550.00
Muscatine Mort. & Trust Co., Iowa..	5,000.00	10,000.00	10,000.00
New England Mortgage Security Co., Boston.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co....	15,290.00	13,900.00	13,900.00
Wichita Electric Railway & Light Co., preferred..	14,250.00	28,500.00	14,250.00
Real Estate Trust Co., Tacoma, Wash.....	7,500.00	10,000.00	10,000.00
	\$96,525.12	\$138,610.12	\$119,585.12

KEENE GUARANTY SAVINGS BANK.—KEENE.

JAMES BURNAP, *President.*F. H. KINGSBURY, *Treasurer.*

Trustees—James Burnap, Edward C. Thayer, George G. Davis, Wm. P. Chamberlain, John S. Collins, Horatio Colony, Nathan G. Woodbury, Chas. H. Hersey, O. G. Dort.

Investment Committee—James Burnap, Edward C. Thayer, Wm. P. Chamberlain, Horatio Colony, O. G. Dort, Charles H. Hersey.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,341,023.95	\$1,341,023.95
Guaranty fund.....	150,000.00	150,000.00
Overdraft.....	24,832.47	24,832.47
	\$1,515,856.42	
Premium on bonds and stocks impaired.....	121,335.64	
	\$1,394,520.78	\$1,515,856.42

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$257,212.56	\$257,212.56	\$257,212.56
Loans secured by Western city mortgages.....	266,221.69	266,221.69	266,221.69
Loans secured by local real estate...	51,725.85	51,725.85	51,725.85
Loans on personal security.....	35,713.00	35,713.00	35,713.00
Loans on personal security (Western).....	42,843.33	48,843.33	42,843.33
Loans on collateral security.....	16,652.95	16,652.95	16,652.95
Loans on collateral security (Western).....	69,411.00	69,411.00	69,411.00
State bonds.....	5,750.00	5,000.00	5,000.00
County, city, town, and district bonds.....	96,430.00	92,000.00	92,387.50
Railroad bonds.....	19,820.00	21,000.00	16,875.00
Miscellaneous bonds.....	122,756.34	149,446.34	137,246.34
Bank stock.....	119,290.00	121,700.00	157,012.50
Railroad stock.....	145,253.50	179,050.00	196,369.38
Miscellaneous stocks.....	78,442.85	109,785.71	104,187.61
Real estate by foreclosure.....	48,758.00	48,758.00	48,758.00
Suspense.....	2,264.17	2,264.17	2,264.17
Cash on deposit in national banks....	15,354.74	15,354.74	15,354.74
Cash on hand.....	620.80	620.80	620.80
	\$1,394,520.78	\$1,484,760.14	\$1,515,856.42

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 13, 1892, to October 31, 1893.

Gross earnings	\$93,509.82
Deduct interest paid out	\$745.14
Deduct expenses	3,094.00
Deduct state tax, 1892 and 1893	30,505.28
Deduct other taxes	12,580.46
Deduct losses charged off	18,069.34
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	64,994.22
Net earnings	\$28,515.60
From surplus	27,581.39
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Dividends Dec., 1892, and June, 1893	\$56,096.99
Surplus and interest, last examination	\$25,317.22
Deficit, present examination	2,264.17

Incorporated 1883.

Examination Oct. 31, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$100,000. Date of bond, Jan. 18, 1892.

Clerk, L. J. Hovey.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$300.

Indebtedness of trustees as principal, \$3,600; as surety, nothing.

Amount of deposits, \$1,341,023.95; decrease since last examination, \$67,536.63.

Amount of deposits received since last examination, including dividends credited, \$270,256.64.

Amount of dividends declared since last examination, \$56,096.99.

Amount paid out on account of deposits since last examination, \$337,798.27.

Total amount loaned or invested in New Hampshire, \$165,207.34.

Total amount loaned or invested in New England, \$199,663.59.

Total amount loaned or invested out of New England, \$1,316,192.83.

Largest amount loaned to any individual, corporation, or company, \$37,014.25.

Number of single loans of \$1,000 or less to separate parties in the State, 85.

Total number of loans in the State, 110.

SCHEDULE OF BONDS AND STOCKS OF THE KEENE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Capital Building, New Mexico, 7s....	\$5,750.00	\$5,000.00	\$5,000.00
RAILROAD.			
Chicago, Burlington & Quincy, convertible, 5s.....	\$1,960.00	\$2,000.00	\$2,000.00
Great Northern, 4s.....	13,500.00	15,000.00	10,875.00
Chicago, Burlington & Quincy, 7s....	2,360.00	2,000.00	2,000.00
New York, New Haven & Hartford, deb., 4s.....	2,000.00	2,000.00	2,000.00
	\$19,820.00	\$21,000.00	\$16,875.00
COUNTY.			
Kootenai, Idaho, 7s.....	\$6,180.00	\$6,000.00	\$6,000.00
Kootenai, Idaho, 8s.....	6,600.00	6,000.00	6,000.00
Pitkin, Col., 6s.....	5,100.00	5,000.00	5,000.00
Bingham, Idaho, 8s.....	11,000.00	10,000.00	10,000.00
Pueblo, Col., 7s.....	5,450.00	5,000.00	5,000.00
Delta, Col., 8s.....	5,350.00	5,000.00	5,000.00
Rio Arriba, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Grant, N. M., 6s.....	7,000.00	7,000.00	7,000.00
Cochise, Arizona, 7s.....	5,450.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,300.00	5,000.00	5,187.50
Sweetwater, Wyo., 6s.....	10,300.00	10,000.00	10,200.00
Johnson, Wyo., 6s.....	10,200.00	10,000.00	10,000.00
	\$83,030.00	\$79,000.00	\$79,387.50
CITY AND TOWN.			
Ellensburg, Wash., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Salida, Col., 8s.....	6,300.00	6,000.00	6,000.00
	\$11,300.00	\$11,000.00	\$11,000.00
SCHOOL DISTRICT.			
Mesa County No. 1, Col., 8s.....	\$2,100.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Oregon Improvement Co., 6s.....	\$9,800.00	\$10,000.00	\$10,000.00
Oregon Improvement Co., 5s.....	5,760.00	12,000.00	10,000.00
Brown Palace Hotel Co., Denver, Col., 7s.....	5,000.00	5,000.00	5,000.00
Winfield Opera House, Kan., 6s.....		10,000.00	10,000.00
Globe Street Railway Co., Fall River, Mass., 5s.....	5,000.00	5,000.00	5,000.00
Minneapolis, Lyndale & Minnetonka Railway Co., 5s.....	9,500.00	10,000.00	9,250.00
Duluth Street Railway Co., 5s.....	9,500.00	10,000.00	9,000.00
Eldorado Water Supply Co., Kan., 6s	10,000.00	10,000.00	10,000.00
National Water-Works Co., N. Y., 6s	5,000.00	5,000.00	5,000.00
Larned Water Co., Kan., 6s.....	10,000.00	10,000.00	10,000.00
Cortland Water-Works Co., N. Y., 5s	5,000.00	5,000.00	5,000.00
Wahpeton Water-Works, N. Dak., 5s	4,446.34	4,446.34	4,446.34
Johnson Loan & Trust Co., deb., 6s...	8,100.00	9,000.00	9,000.00
Portland Street Railway Co., Or., 6s..	5,150.00	5,000.00	5,150.00
Sioux City Street Railway Co., Iowa, 6s.....	5,000.00	5,000.00	4,900.00
Wichita Electric Railway & Light Co., 3s.....	25,500.00	34,000.00	25,500.00
	\$122,756.34	\$149,446.34	\$137,246.34

SCHEDULE OF BONDS AND STOCKS OF THE KEENE GUARANTY
SAVINGS BANK.—Continued.

STOCKS.	Market Value,	Par Value.	Value on Books.
BANK.			
Citizens' National, Keene.....	\$9,750.00	\$6,500.00	\$9,525.00
Keene National, Keene.....	2,000.00	1,000.00	1,475.00
Cheshire National, Keene.....	1,500.00	1,000.00	1,400.00
Winchester National, Winchester...	21,890.00	19,900.00	20,740.00
Citizens' National, Kansas City, Mo..	3,500.00	2,500.00	7,000.00
National Bank of Kansas City, Mo...	7,000.00	7,000.00	12,990.00
National Bank of Commerce, Kan- sas City, Mo.....	12,500.00	12,500.00	15,762.50
American National, Kansas City, Mo.	7,200.00	9,600.00	17,175.00
Union National, Minneapolis, Minn...	5,000.00	5,000.00	5,000.00
Bank of Minneapolis, Minn.....	5,000.00	5,000.00	5,000.00
People's Bank, Minn.....	5,000.00	5,000.00	5,000.00
Marine National, Duluth, Minn.....	4,000.00	5,000.00	5,000.00
Galveston National, Galveston, Tex.	5,000.00	5,000.00	5,250.00
National Bank of Commerce, Omaha, Neb.....	4,500.00	5,000.00	5,000.00
National Bank of Sioux City, Iowa...	4,750.00	5,000.00	5,000.00
First National, Winfield, Kan.....	10,000.00	10,000.00	10,000.00
Citizens', Wichita, Kan.....		8,000.00	15,000.00
Athol National, Athol, Mass.....	200.00	200.00	200.00
Franklin Trust Co., Brooklyn, N. Y..	13,000.00	1,000.00	1,770.00
Commercial, St. Paul.....	5,000.00	5,000.00	5,925.00
Merchants' National, Portland, Or...	2,500.00	2,500.00	2,800.00
	\$119,290.00	\$121,700.00	\$157,012.50
RAILROAD.			
New York, New Haven & Hartford..	\$20,700.00	\$10,000.00	\$22,256.25
Oregon Railway & Navigation Co....	11,400.00	20,000.00	18,900.00
New York Central & Hudson River..	757.50	750.00	750.00
Chicago, Burlington & Quincy.....	18,700.00	22,000.00	24,000.00
Illinois Central.....	27,300.00	30,000.00	33,766.25
Chicago & Alton.....	24,050.00	18,500.00	24,946.88
Missouri Pacific.....	6,496.00	20,300.00	15,750.00
Chicago, Rock Island & Pacific.....	17,500.00	25,000.00	27,500.00
Great Northern Railway Co., pre- ferred.....	13,750.00	12,500.00	12,500.00
Atchison, Topeka & Santa Fé.....	4,600.00	20,000.00	16,000.00
	\$145,253.50	\$179,050.00	\$196,369.38
MANUFACTURING.			
Wells, Fargo & Co.....	\$7,500.00	\$5,000.00	\$7,250.00
Pullman's Palace Car Co.....	33,200.00	20,000.00	18,694.75
Vermont Loan & Trust Co.....	2,000.00	2,000.00	2,000.00
New Hampshire Trust Co.....		12,000.00	12,000.00
Home Investment Co., Omaha, Neb..	2,500.00	2,500.00	2,500.00
Globe Investment Co., Boston.....	1,500.00	3,000.00	3,000.00
Union Loan & Trust Co., Sioux City..		5,000.00	5,000.00
Northwestern Guaranty Loan Co., Minneapolis.....		5,000.00	5,000.00
Kansas City Investment Co.....		5,000.00	5,000.00
Dakota Loan & Trust Co., Water- town, Dak.....	2,500.00	5,000.00	5,000.00
Winfield Mortgage & Trust Co.....	10,000.00	20,000.00	20,000.00
Denver Consolidated Electric Co....	12,100.00	11,000.00	11,600.00
Wichita Electric Railway & Light Co., preferred.....	7,142.85	14,285.71	7,142.86
	\$78,442.85	\$109,785.71	\$104,187.61

LACONIA SAVINGS BANK.—LACONIA.

ALBERT G. FOLSOM, *President*. EDMUND LITTLE, *Treasurer*.

Trustees—Ellery A. Hibbard, Ebenezer Stevens, Almon C. Leavitt, Samuel B. Smith, Noah L. True, Woodbury L. Melcher, Henry B. Quinby, Gardner Cook.

Investment Committee—Albert G. Folsom, Woodbury L. Melcher, Samuel B. Smith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,354,364.39		\$1,354,364.39
Guaranty fund.....	70,000.00		70,000.00
Surplus.....	20,602.37		20,602.37
Interest.....	18,511.77		18,511.77
Premium on bonds and stocks....	18,377.00		
	\$1,481,855.53		\$1,463,478.53

Resources.

	Market Value. June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$244,771.34	\$244,771.34	\$244,771.34
Loans secured by Western city mortgages.....	15,500.00	15,500.00	15,500.00
Loans secured by local real estate...	211,794.63	211,794.63	211,794.63
Loans on personal security.....	63,138.26	63,138.26	63,138.26
Loans on personal security (Western).....	20,750.00	20,750.00	20,750.00
Loans on collateral security.....	96,546.15	96,546.15	96,546.15
Loans on collateral security (Western).....	13,500.00	13,500.00	13,500.00
State bonds.....	6,250.00	5,500.00	5,500.00
County, city, town, and district bonds.....	463,578.00	448,000.00	448,000.00
Railroad bonds.....	64,360.00	66,900.00	62,000.00
Miscellaneous bonds.....	166,890.00	172,000.00	172,000.00
Bank stock.....	34,974.00	28,900.00	28,900.00
Railroad stock.....	5,850.00	7,500.00	5,000.00
Miscellaneous stocks.....	12,875.00	15,000.00	15,000.00
Real estate by foreclosure.....	9,750.00	9,750.00	9,750.00
Cash on deposit in national banks..	42,288.60	42,288.60	42,288.60
Cash on hand.....	9,039.55	9,039.55	9,039.55
	\$1,481,855.53	\$1,470,878.53	\$1,463,478.53

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 7, 1892, to May 2, 1893.

Gross earnings	\$71,768.61
Deduct interest paid out	\$1,560.36
Deduct expenses	2,413.25
Deduct state tax	12,565.53
Deduct other taxes	1,701.58
Deduct premiums charged off	4,301.50
Western foreclosure expenses	1,304.94
Carried to guaranty fund	6,000.00
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	29,847.16
Net earnings	\$41,921.45
From surplus	8,391.94
	<hr/>
Dividends July, 1892, and Jan., 1893	\$50,313.39
Surplus and interest, last examination	\$47,506.08
From surplus	8,391.94
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Surplus and interest, present examination	\$39,114.14

Incorporated 1831.

Examination May 2, 1893, by William A. Heard.

Treasurer's bond, \$70,000. Date of bond, June 1, 1886.

Clerk, Robert D. Judkins.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$18,280; as surety, \$1,500.

Amount of deposits, \$1,354,364.39; increase since last examination, \$75,740.92.

Amount of deposits received since last examination, including dividends credited, \$249,436.36.

Amount of dividends declared since last examination, \$50,313.39.

Amount paid out on account of deposits since last examination, \$173,695.44.

Total amount loaned or invested in New Hampshire, \$499,911.23.

Total amount loaned or invested in New England, \$551,407.19.

Total amount loaned or invested out of New England, \$912,071.34.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the State, 173.

Total number of loans in the State, 278.

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Hampshire, 6s.....	\$500.00	\$500.00	\$500.00
New Mexico, capital building, 7s.....	5,750.00	5,000.00	5,000.00
	\$6,250.00	\$5,500.00	\$5,500.00
RAILROAD.			
Consolidated of Vermont, 5s.....	\$4,750.00	\$5,000.00	\$3,000.00
Chicago, Burlington & Quincy, 7s....	5,900.00	5,000.00	5,000.00
Leavenworth, Topeka & Southwestern, 6s.....	2,400.00	3,000.00	2,160.00
Atchison, Topeka & Santa Fe 4s.....	4,740.00	6,000.00	5,000.00
Atchison, Topeka & Santa Fe, 5s.....	1,100.00	2,500.00	1,440.00
Tacoma & Puyallup, 7s.....	5,000.00	5,000.00	5,000.00
Terre Haute & Southeastern.....	5,500.00	5,000.00	5,000.00
Eastern, in Massachusetts, 6s.....	3,570.00	3,000.00	3,000.00
Spokane & Palouse, 6s.....	4,000.00	5,000.00	5,000.00
Burlington, Cedar Rapids & Northern, 5s.....	2,400.00	2,400.00	2,400.00
Concord & Montreal, 4s.....	25,000.00	25,000.00	25,000.00
	\$64,360.00	\$66,900.00	\$62,000.00
COUNTY.			
Dickinson, Kan., 6s.....	\$5,300.00	\$5,000.00	\$5,000.00
Miami, Kan., 7s.....	3,090.00	3,000.00	3,000.00
Lincoln, Kan., 6s.....	5,400.00	5,000.00	5,000.00
Hyde, Dak., 7s.....	5,150.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Osage, Kan., 7s.....	5,100.00	5,000.00	5,000.00
Jackson, Kan., 7s.....	5,300.00	5,000.00	5,000.00
Lewis & Clarke, Mont., 6s.....	6,060.00	6,000.00	6,000.00
Pitkin, Col., 6s.....	5,100.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	10,700.00	10,000.00	10,000.00
Johnson, Wyo., 6s.....	2,040.00	2,000.00	2,000.00
Kittitass, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Pueblo, Col., 7s.....	1,090.00	1,000.00	1,000.00
Las Animas, Col., 7s.....	3,090.00	3,000.00	3,000.00
Otero, Col., 6s.....	5,100.00	5,000.00	5,000.00
Cascade, Mont., 6s.....	5,350.00	5,000.00	5,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Chehalis, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Sevier, Utah, court house, 6s.....	6,120.00	6,000.00	6,000.00
	\$94,390.00	\$91,000.00	\$91,000.00
CITY AND TOWN.			
Chicago, Ill., 4s.....	\$25,750.00	\$25,000.00	\$25,000.00
Superior, Wis., 6s.....	10,000.00	10,000.00	10,000.00
Grand Islands, Neb., 6s.....	5,000.00	5,000.00	5,000.00
Hutchinson, Kan., 7s.....	5,450.00	5,000.00	5,000.00
Grand Forks, N. Dak., 6s.....	5,150.00	5,000.00	5,000.00
El Paso, Texas, 7s.....	5,350.00	5,000.00	5,000.00
Kaw Township, Mo., 7s.....	5,150.00	5,000.00	5,000.00
Rapid City, Dak., 7s.....	2,100.00	2,000.00	2,000.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Helena, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Seattle, Wash., 5s.....	10,200.00	10,000.00	10,000.00
Ogden City, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Ogden City, Utah, 6s.....	5,250.00	5,000.00	5,000.00
Kansas City, Mo., 7s.....	5,650.00	5,000.00	5,000.00
Superior, Wis., 6s.....	5,200.00	5,000.00	5,000.00
Fort Worth, Texas, 6s.....	5,400.00	5,000.00	5,000.00
Amount carried forward.....	\$115,950.00	\$112,000.00	\$112,000.00

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount carried forward</i>	\$115,950.00	\$112,000.00	\$112,000.00
Manti, Utah, 7s.....	6,300.00	6,000.00	6,000.00
Laconia, 4s.....	36,750.00	35,000.00	35,000.00
Arkansas City, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Dayton, Ohio, 6s.....	6,180.00	6,000.00	6,000.00
Cincinnati, Ohio, 5s.....	11,500.00	10,000.00	10,000.00
Provo City, Utah, 6s.....	5,250.00	5,000.00	5,000.00
Lincoln, Neb., 6s.....	5,000.00	5,000.00	5,000.00
Cincinnati, Ohio, 7s.....	3,720.00	3,000.00	3,000.00
St Paul, Minn., 4s.....	5,000.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Fargo, N. Dakota, 6s.....	10,000.00	10,000.00	10,000.00
South St. Paul, Minn., 6s.....	5,150.00	5,000.00	5,000.00
Cleveland, Ohio, 5s.....	6,240.00	6,000.00	6,000.00
New Whatcomb, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Clay Centre, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Durango, Col., 7s.....	6,180.00	6,000.00	6,000.00
Butte, Mont., 6s.....	5,000.00	5,000.00	5,000.00
Findlay, Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Village of Kent, Ohio, 6s.....	8,000.00	8,000.00	8,000.00
Grand Forks, Dak., 7s.....	2,100.00	2,000.00	2,000.00
Boulder, Col., 5s.....	4,850.00	5,000.00	5,000.00
Ravenna, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Boscawen and Penacook, 4½s.....	5,200.00	5,000.00	5,000.00
	\$283,670.00	\$274,000.00	\$274,000.00
<i>SCHOOL DISTRICT.</i>			
La Plata County No. 9, Col., 7s.....	\$5,150.00	\$5,000.00	\$5,000.00
Jefferson County No. 21, Col., 7s.....	8,480.00	8,000.00	8,000.00
King County No. 2, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Arapahoe County No. 17, Col., 6s.....	5,000.00	5,000.00	5,000.00
La Plata County No. 9, Col., 7s.....	3,120.00	3,000.00	3,000.00
Chaffee County No. 7, Col., 7s.....	5,100.00	5,000.00	5,000.00
Arapahoe County No. 2, Col., 6s.....	5,150.00	5,000.00	5,000.00
Gunnison County No. 1, Col., 6s.....	5,150.00	5,000.00	5,000.00
Boulder County No. 17, Col., 7.....	9,270.00	9,000.00	9,000.00
Garfield County No. 3, Col., 8s.....	1,575.00	1,500.00	1,500.00
Hamlin Co., Garfield Dist., Dak., 7s..	1,260.00	1,200.00	1,200.00
Minnehaha County No. 10, Dak., 7s...	1,236.00	1,200.00	1,200.00
El Paso County No. 31, Col., 6s.....	2,652.00	2,600.00	2,600.00
St. Cloud, Minn., 6s.....	4,635.00	4,500.00	4,500.00
Otero County No. 1, Col., 8s.....	630.00	600.00	600.00
Las Animas County No. 5, Col., 7s....	1,515.00	1,500.00	1,500.00
Montezuma County No. 1, Col., 8s....	4,620.00	4,400.00	4,400.00
Archuleta County No. 1, Col., 8s.....	3,150.00	3,000.00	3,000.00
Lehi, Utah, 6s.....	2,525.00	2,500.00	2,500.00
Springville, Utah, 6s.....	5,000.00	5,000.00	5,000.00
Deer Lodge County No. 10, Mont., 6s	5,100.00	5,000.00	5,000.00
	\$85,518.00	\$83,000.00	\$83,000.00
<i>MISCELLANEOUS.</i>			
Denver Consolidated Electric Co., 6s	\$10,000.00	\$10,000.00	\$10,000.00
Knoxville Water-Works, Tenn., 6s...	5,000.00	5,000.00	5,000.00
Ottumwa Water-Works, Iowa, 6s....	8,000.00	8,000.00	8,000.00
Huntington Water-Works, Ind., 6s...	5,000.00	5,000.00	5,000.00
Laconia and Lake Village Water-Works, 5s.....	10,000.00	10,000.00	10,000.00
Brainard Water Co., Minn., 6s.....	5,000.00	5,000.00	5,000.00
Atlantic Water Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
<i>Amount carried forward</i>	\$48,000.00	\$48,000.00	\$48,000.00

SCHEDULE OF BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	<i>\$48,000.00</i>	<i>\$48,000.00</i>	<i>\$48,000.00</i>
Homer Water-Works Co., N. Y., 6s...	5,000.00	5,000.00	5,000.00
Parsons Water Co., Kan., 6s.....	3,000.00	3,000.00	3,000.00
City Water-Works Co., Omaha, Neb., 6s.....	6,000.00	6,000.00	6,000.00
New Hampshire Trust Co., deb., 6s..	4,000.00	5,000.00	5,000.00
Owego Water-Works, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Elec. Light Co., Mo., 6s	2,000.00	2,000.00	2,000.00
Manitowac Water-Works Co., Wis., 6s	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	5,000.00	5,000.00	5,000.00
Nebraska Loan & Trust Co., deb., 6s	5,000.00	5,000.00	5,000.00
Walsenburg Water Co., Col., 8s.....	5,000.00	5,000.00	5,000.00
Equitable Mortgage Co., Kansas City, Mo., 7s.....	2,940.00	3,000.00	3,000.00
City Water Co., Marinette, Wis., 6s..	5,000.00	5,000.00	5,000.00
Northwestern Gas Light & Coke Co., Evanston, Ill., 6s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, 6s.....	5,000.00	5,000.00	5,000.00
Newark Water-Works Co., Ohio, 6s..	5,000.00	5,000.00	5,000.00
Appleton Water-Works, Wis., 5s.....	2,500.00	2,500.00	2,500.00
Wakefield Water Co., Mass., 5s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Gas Co., Utah, 6s.....	5,000.00	5,000.00	5,000.00
City Water Co., Chattanooga, Tenn., 6s.....	5,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	4,500.00	5,000.00	5,000.00
St. Joseph Water Co., Mo., 6s.....	5,000.00	5,000.00	5,000.00
City Water Co., Kearney, Neb., 6s...	5,000.00	5,000.00	5,000.00
Decatur Water Co., Ala., 6s.....	1,250.00	5,000.00	5,000.00
Metropolitan Railway Co., Boston, 6s	5,100.00	5,000.00	5,000.00
Hammond Water Co., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Railroad Co., 6s.....	5,100.00	5,000.00	5,000.00
Tiffin Water-Works, Ohio, 6s.....	2,500.00	2,500.00	2,500.00
	<u>\$166,890.00</u>	<u>\$172,000.00</u>	<u>\$172,000.00</u>
STOCKS.			
BANK.			
Merchants' National, Boston.....	\$3,040.00	\$2,000.00	\$2,000.00
Laconia National, Laconia.....	10,800.00	9,000.00	9,000.00
Boston National, Boston.....	600.00	600.00	600.00
Shawmut National, Boston.....	1,260.00	1,000.00	1,000.00
National State Capital, Concord.....	3,600.00	1,500.00	1,500.00
National Bank of Commerce, Boston	1,920.00	1,500.00	1,500.00
Citizens' National, Tilton.....	6,840.00	5,700.00	5,700.00
Merchants' National, Portland, Or....	2,500.00	2,500.00	2,500.00
Blackstone National, Boston.....	2,314.00	2,600.00	2,600.00
Clarke County, Osceola, Iowa.....	1,500.00	2,000.00	2,000.00
Merchants' National, St. Johnsbury, Vt.....	600.00	500.00	500.00
	<u>\$34,974.00</u>	<u>\$28,900.00</u>	<u>\$28,900.00</u>
RAILROAD.			
Eastern in New Hampshire.....	\$5,850.00	\$7,500.00	\$5,000.00
MISCELLANEOUS.			
Iowa Loan & Trust Co.....	\$5,000.00	\$5,000.00	\$5,000.00
Nashua Trust Co.....	5,000.00	5,000.00	5,000.00
Tiffin Water-Works.....	375.00	2,500.00	2,500.00
Appleton Water-Works, Wis.....	2,500.00	2,500.00	2,500.00
	<u>\$12,875.00</u>	<u>\$15,000.00</u>	<u>\$15,000.00</u>

LAKE VILLAGE SAVINGS BANK.—LAKEPORT.

THOMAS HAM, *President.*JOHN ALDRICH, *Treasurer.*

Trustees—Thomas Ham, John Aldrich, John S. Crane, Benjamin F. Drake, Joseph L. Odell, Edwin D. Ward, Henry F. Rublee, Albert T. L. Davis, Stephen B. Cole, Charles A. Sleeper, George H. Roby.

Investment Committee—Thomas Ham, John S. Crane, William H. Pepper.

STATEMENT.

Liabilities.

Amount due depositors.....	\$334,555.91	\$334,555.91
Guaranty fund.....	16,000.00	16,000.00
Interest.....	6,846.21	6,846.21
Premium on bonds and stocks.....	4,710.00	
	\$362,112.12	\$357,402.12

Resources.

	Market Value, June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$131,875.00	\$131,875.00	\$131,875.00
Loans secured by Western city mortgages.....	53,400.00	53,400.00	53,400.00
Loans secured by local real estate....	39,448.47	39,448.47	39,448.47
Loans on personal security.....	14,269.19	14,269.19	14,269.19
Loans on personal security (Western).....	13,686.00	13,686.00	13,686.00
Loans on collateral security.....	5,796.31	5,796.31	5,796.31
County, city, town, and district bonds.....	34,250.00	33,500.00	32,540.00
Miscellaneous bonds.....	26,060.00	26,500.00	23,910.00
Bank stock.....	6,600.00	5,500.00	5,750.00
Miscellaneous stocks.....	3,800.00	4,300.00	3,800.00
Real estate by foreclosure.....	27,250.00	27,250.00	27,250.00
Cash on deposit in national banks...	4,409.91	4,409.91	4,409.91
Cash on hand.....	1,267.24	1,267.24	1,267.24
	\$362,112.12	\$361,202.12	\$357,402.12

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 4, 1892, to June 28, 1893.

Gross earnings	\$18,825.51
Deduct interest paid out	\$627.06
Deduct expenses	1,712.49
Deduct state tax	2,894.27
Deduct Western taxes	463.14
Deduct losses charged off	7,070.00
Deduct foreclosure expenses charged off	587.42
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	13,354.38
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Net earnings	\$5,471.13
From surplus	631.93
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Dividend January, 1893	\$6,103.06
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Surplus and interest, last examination	\$7,478.14
From surplus	631.93
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Surplus and interest, present examination	\$6,846.21

Incorporated 1867.

Examination June 28, 1893, by James O. Lyford.

Treasurer's bond, \$50,000. Date of bond, Oct. 25, 1890.

Annual compensation of treasurer, \$800.

Indebtedness of trustees as principal, \$2,800; as surety, \$1,500.

Amount of deposits, \$334,555.91; increase since last examination, \$19,343.81.

Amount of deposits received since last examination, including dividends credited, \$85,304.33.

Amount of dividends declared since last examination, \$6,103.06.

Amount paid out on account of deposits since last examination, \$65,960.52.

Total amount loaned or invested in New Hampshire, \$71,941.12.

Total amount loaned or invested in New England, \$71,941.12.

Total amount loaned or invested out of New England, \$285,461.00.

Largest amount loaned to any individual, corporation, or company, \$6,000.

Number of single loans of \$1,000 or less to separate parties in the State, 118.

Total number of loans in the State, 133.

SCHEDULE OF BONDS AND STOCKS OF THE LAKE VILLAGE SAVINGS BANK.

BONDS.	Market Value	Par Value.	Value on Books.
COUNTY.			
Spokane, Wash., 6s.....	\$2,120.00	\$2,000.00	\$2,000.00
Missoula, Mont., 6s.....	2,140.00	2,000.00	2,000.00
	\$4,260.00	\$4,000.00	\$4,000.00
CITY AND TOWN.			
Muscatine, Iowa, 6s.....	\$5,000.00	\$5,000.00	\$4,245.00
Muskegon, Mich., 8s.....	2,100.00	2,000.00	1,982.50
Salt Lake City, Utah, 5s.....	5,000.00	5,000.00	4,812.50
Pittsburgh, Kan., 6s.....	3,000.00	3,000.00	3,000.00
Pierre, So. Dak., 6s.....	3,000.00	3,000.00	3,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Medical Lake, Wash., 6s.....	3,090.00	3,000.00	3,000.00
Shelton, Wash., 6s.....	2,000.00	2,000.00	2,000.00
	\$26,280.00	\$26,000.00	\$25,040.00
SCHOOL DISTRICT.			
Cehalis County No. 30, Wash., 7s.....	\$3,710.00	\$3,500.00	\$3,500.00
MISCELLANEOUS.			
Washington Water Co., Ind., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Kimball-Champ Investm't Co., deb., 6s	4,500.00	5,000.00	2,500.00
Winfield Mort. & Trust Co., deb., 6s...	1,000.00	1,000.00	1,000.00
Crippen, Lawrence & Co., deb., 6s....	2,000.00	2,000.00	2,000.00
Salt Lake City Railway Co., 6s.....	3,060.00	3,000.00	3,000.00
Evansville Street Railway Co., 6s....	6,000.00	6,000.00	5,910.00
New Berne Sewerage Co., N. C., 6s...	2,500.00	2,500.00	2,500.00
Duluth Transfer Ry. Co., Minn., 6s...	5,000.00	5,000.00	5,000.00
	\$26,060.00	\$26,500.00	\$23,910.00
STOCKS.			
BANK.			
Laconia National, Laconia.....	\$6,600.00	\$5,500.00	\$5,750.00
MISCELLANEOUS.			
Nashua Trust Co., Nashua.....	\$1,000.00	\$1,000.00	\$1,000.00
The Trust Co. of America, Topeka...	2,300.00	2,300.00	2,300.00
Winfield Mortgage & Trust Co.....	500.00	1,000.00	500.00
	\$3,800.00	\$4,300.00	\$3,800.00

LANCASTER SAVINGS BANK.—LANCASTER.

JAMES W. WEEKS, *President*.HENRY O. KENT, *Treasurer*.

Trustees—James W. Weeks, Frank Jones, Henry O. Kent, Erastus V. Cobleigh, Samuel H. LeGro, George Van Dyke, Edward R. Kent, Ezra Mitchell, James H. Curtis.

Investment Committee—Henry O. Kent, Erastus V. Cobleigh, Ezra Mitchell.

STATEMENT.

Liabilities.

Amount due depositors	\$562,667.32	\$562,667.32
Guaranty fund.....	14,454.39	14,454.39
Interest.....	14,338.64	14,338.64
Premium on bonds and stocks.....	695.00	
	\$592,155.35	\$591,460.35

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$274,871.49	\$274,871.49	\$274,871.49
Loans secured by local real estate...	50,458.17	50,458.17	50,458.17
Loans on personal security.....	23,015.00	23,015.00	23,015.00
Loans on collateral security.....	13,761.27	13,761.27	13,761.27
Loans on collateral security (Western).....	6,600.00	6,600.00	6,600.00
State bonds.....	3,450.00	3,000.00	3,000.00
County, city, and town bonds.....	89,380.00	84,500.00	84,500.00
Railroad bonds.....	3,165.00	6,000.00	5,000.00
Miscellaneous bonds.....	70,100.00	72,000.00	72,000.00
Bank stock.....	7,750.00	7,000.00	7,000.00
Miscellaneous stocks.....	10,350.00	14,000.00	12,000.00
Warrants.....	12,072.79	12,072.79	12,072.79
Real estate by foreclosure.....	16,461.92	16,461.92	16,461.92
Bank fixtures.....	5,000.00	5,000.00	5,000.00
Cash on deposit in national banks..	5,719.71	5,719.71	5,719.71
	\$592,155.35	\$594,460.35	\$591,460.35

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 20, 1892, to November 8, 1893.

Gross earnings	\$44,211.36
Deduct interest paid out	\$1,036.58
Deduct expenses	3,849.01
Deduct state tax, 1892 and 1893	11,072.79
Deduct premiums charged off	2,696.58
Deduct losses charged off	3,300.00
Carried to guaranty fund	385.75
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	22,340.71
Net earnings	\$21,870.65
From surplus	20.04
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Dividends Jan. and July, 1893.	\$21,890.69
Surplus and interest, last examination	\$14,358.68
From surplus	20.04
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Surplus and interest, present examination	\$14,338.64

Incorporated 1868.

Examination Nov. 8, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$50,000. Date of bond, Aug. 18, 1890.

Clerk, S. Ward Cushing.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$700.

Indebtedness of trustees as principal, \$2,000; as surety, nothing.

Amount of deposits, \$562,667.32; increase since last examination, \$7,044.93.

Amount of deposits received since last examination, including dividends credited, \$166,234.33.

Amount of dividends declared since last examination, \$21,890.69.

Amount paid out on account of deposits since last examination, \$159,189.40.

Total amount loaned or invested in New Hampshire, \$106,626.60.

Total amount loaned or invested in New England, \$110,671.58.

Total amount loaned or invested out of New England, \$480,788.77.

Largest amount loaned to any individual, corporation, or company, \$12,000.

Number of single loans of \$1,000 or less to separate parties in the State, 36.

Total number of loans in the State, 58.

SCHEDULE OF BONDS AND STOCKS OF THE LANCASTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Mexico, Capitol Building, 7s....	\$3,400.00	\$3,000.00	\$3,000.00
RAILROAD.			
Atchison, Topeka & Santa Fé, 2d mortgage, 4s.....	\$1,980.00	\$4,500.00	\$5,000.00
Atchison, Topeka & Santa Fé, 4s.....	1,185.00	1,500.00	
	\$3,165.00	\$6,000.00	\$5,000.00
COUNTY.			
Santa Fé, N. M., 6s.....	\$3,000.00	\$3,000.00	\$3,000.00
Bingham,, Idaho, 7s.....	3,090.00	3,000.00	3,000.00
Bingham, Idaho, 8s.....	5,500.00	5,000.00	5,000.00
Oneida, Idaho, 8s.....	5,500.00	5,000.00	5,000.00
Summit, Col., 7s.....	5,250.00	5,000.00	5,000.00
Saguache, Col., 7s.....	5,250.00	5,000.00	5,000.00
Clay, Minn., 7s.....	6,540.00	6,000.00	6,000.00
Custer, Mont., 7s.....	6,300.00	6,000.00	6,000.00
Archuleta, Col., 7s.....	4,080.00	4,000.00	4,000.00
Pitkin, Col., 6s.....	8,160.00	8,000.00	8,000.00
	\$52,670.00	\$50,000.00	\$50,000.00
CITY AND TOWN.			
Morehead, Minn., 7s.....	\$11,000.00	\$10,000.00	\$10,000.00
Fargo, No. Dak., 7s.....	7,560.00	7,000.00	7,000.00
Fargo, No. Dak., 7s.....	3,240.00	3,000.00	3,000.00
Toledo, Ohio, 8s.....	1,060.00	1,000.00	1,000.00
Toledo, Ohio, 7 3-10s.....	1,150.00	1,000.00	1,000.00
Arkansas City, Kan., 6s.....	2,600.00	2,500.00	2,500.00
Superior, Wis., 6s.....	5,100.00	5,000.00	5,000.00
Wilson, N. C., 5s.....	5,000.00	5,000.00	5,000.00
	\$36,710.00	\$34,500.00	\$34,500.00
MISCELLANEOUS.			
Evansville Street Ry. Co., Ind., 6s ...	\$10,000.00	\$10,000.00	\$10,000.00
Battle Creek Electric Ry., Mich., 6s..	5,000.00	5,000.00	5,000.00
Lombard Investment Co., deb., 6s...	3,000.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Salina Water-Works Co., Kan., 6s ...	4,000.00	4,000.00	4,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Hurley Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Western Electric Construction Co., Denver, 6s.....	5,000.00	5,000.00	5,000.00
People's Gas & Electric Co., Chilli-cothe, Mo., 6s.....	5,000.00	5,000.00	5,000.00
North End Water Co., Tacoma, Wash., 7s.....	5,100.00	5,000.00	5,000.00
Duluth Transfer Ry. Co., Minn., 6s...	5,000.00	5,000.00	5,000.00
	\$70,100.00	\$72,000.00	\$72,000.00
STOCKS.			
BANK.			
Pueblo National, Col.....	\$2,000.00	\$2,000.00	\$2,000.00
South End National, Boston.....	950.00	1,000.00	1,000.00
National Bank of Commerce, Pierre, So. Dak.....	1,100.00	1,000.00	1,000.00
Berlin National.....	1,100.00	1,000.00	1,000.00
Lancaster National.....	2,600.00	2,000.00	2,000.00
	\$7,750.00	\$7,000.00	\$7,000.00

SCHEDULE OF BONDS AND STOCKS OF THE LANCASTER SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Lancaster Trust Co.....	\$5,250.00	\$5,000.00	\$5,000.00
New Hampshire Trust Co.....		2,000.00	2,000.00
Lombard Investment Co.....	2,000.00	4,000.00	2,000.00
Royal Pulp & Paper Co., Sherbrooke, Canada.....	2,600.00	2,500.00	2,500.00
Granite State Fire Insurance Co.....	500.00	500.00	500.00
	\$10,350.00	\$14,000.00	\$12,000.00

LEBANON SAVINGS BANK.—LEBANON.

SOLON A. PECK, *President*. CHARLES E. COOPER, *Treasurer*.

Trustees—William S. Ela, Lewis C. Pattee, Solon A. Peck, David W. Marston, Bradley True, Nathan B. Stearns, Charles M. Hildreth, Richard W. Cragin, Gilman C. Whipple, Frank B. Kendrick, William S. Carter, Charles E. Cooper, Carlos D. Smith, Henry M. Day, Frank C. Churchill.

Investment Committee—Solon A. Peck, Charles M. Hildreth, Richard W. Cragin, Henry M. Day, Charles E. Cooper.

STATEMENT.

Liabilities.

Amount due depositors	\$1,107,137.41	\$1,107,137.41
Guaranty fund.....	55,000.00	55,000.00
Surplus.....	13,530.05	13,530.05
Interest	12,095.90	12,095.90
Premium on bonds and stocks	17,840.00	
	\$1,205,603.36	\$1,187,763.36

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$356,624.35	\$356,624.35	\$356,624.35
Loans secured by Western city mortgages.....	106,030.00	106,030.00	106,030.00
Loans secured by local real estate...	89,202.25	89,202.25	89,202.25
Loans on personal security.....	72,570.00	72,570.00	72,570.00
Loans on collateral security.....	21,290.93	21,290.93	21,290.93
State bonds.....	10,200.00	10,000.00	10,000.00
County, city, town, and district bonds.....	234,881.00	225,900.00	225,225.00
Railroad bonds	51,030.00	52,000.00	47,650.00
Miscellaneous bonds.....	148,804.00	155,300.00	153,800.00
Bank stock.....	42,800.00	36,600.00	36,600.00
Railroad stock.....	13,400.00	10,000.00	10,000.00
Miscellaneous stocks.....	1,500.00	1,500.00	1,500.00
Real estate by foreclosure.....	18,217.02	18,217.02	18,217.02
Real estate purchased	21,843.55	21,843.55	21,843.55
Cash on deposit in national banks ...	17,210.26	17,210.26	17,210.26
	\$1,205,603.36	\$1,194,288.36	\$1,187,763.36

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 2, 1892, to June 20, 1893.

Gross earnings	\$62,783.56
Deduct interest paid out	\$2,244.01
Deduct expenses	3,483.98
Deduct state tax	10,378.25
Deduct other taxes	410.35
Deduct premiums charged off	7,153.75
Deduct losses charged off	7,977.20
Deduct foreclosure expenses	1,193.82
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	32,841.36
Net earnings	\$29,942.20
From surplus	11,588.77
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Dividends Oct., 1892, and April, 1893	\$41,530.97
Surplus and interest, last examination	\$37,214.72
From surplus	11,588.77
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Surplus and interest, present examination	\$25,625.95

Incorporated 1869.

Examination June 20, 1893, by James O. Lyford and A. W. Baker.
Treasurer's bond, \$70,000. Date of bond, Jan. 15, 1889.

Clerk, Frank H. Hosford.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, \$5,000; as surety, nothing.

Amount of deposits, \$1,107,137.41; increase since last examination, \$45,937.34.

Amount of deposits received since last examination, including dividends credited, \$263,787.65.

Amount of dividends declared since last examination, \$41,530.97.

Amount paid out on account of deposits since last examination, \$217,850.31.

Total amount loaned or invested in New Hampshire, \$272,416.99.

Total amount loaned or invested in New England, \$281,416.99.

Total amount loaned or invested out of New England, \$906,346.37.

Largest amount loaned to any individual, corporation, or company, \$23,000.

Number of single loans of \$1,000 or less to separate parties in the State, 100.

Total number of loans in the State, 144.

BANK COMMISSIONERS' REPORT.

113

SCHEDULE OF BONDS AND STOCKS OF THE LEBANON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$10,200.00	\$10,000.00	\$10,000.00
RAILROAD.			
Midland of New Jersey, 6s.....	\$11,300.00	\$10,000.00	\$9,650.00
Iowa Central, 5s.....	3,800.00	5,000.00	4,250.00
Atchison, Topeka & Santa Fe, 4s.....	9,480.00	12,000.00	9,000.00
Eastern of Massachusetts, 6s.....	5,950.00	5,000.00	5,000.00
Evansville & Indianapolis, 6s.....	11,100.00	10,000.00	10,000.00
Cincinnati, Dayton & Ironton, 5s.....	9,400.00	10,000.00	9,750.00
	\$51,030.00	\$52,000.00	\$47,650.00
COUNTY.			
Bingham, Idaho, 8s.....	\$2,200.00	\$2,000.00	\$2,000.00
Uinta, Wash., 6s.....	5,100.00	5,000.00	4,950.00
Apache, Ari., 7s.....	7,210.00	7,000.00	7,000.00
Valencia, N. M., 6s.....	5,150.00	5,000.00	5,000.00
Chehalis, Wash., 6s.....	5,150.00	5,000.00	5,000.00
Spokane, Wash., 6s.....	5,300.00	5,000.00	5,000.00
Lewis, Wash., 5½s.....	5,000.00	5,000.00	5,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Cascade, Mont., 6s.....	10,700.00	10,000.00	10,000.00
	\$50,810.00	\$49,000.00	\$48,950.00
CITY AND TOWN.			
Newport, 6s.....	\$13,440.00	\$12,000.00	\$12,000.00
Montrose, Col., 8s.....	5,250.00	5,000.00	5,000.00
Chadron, Neb., 6s.....	5,150.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	15,450.00	15,000.00	15,000.00
Pueblo, Col., 6s.....	10,500.00	10,000.00	10,000.00
Fort Worth, Tex., 6s.....	11,880.00	11,000.00	11,000.00
Colorado Springs, Col., 6s.....	10,400.00	10,000.00	10,000.00
Fargo, N. Dak., 6s.....	5,000.00	5,000.00	5,000.00
Olympia, Wash., 6s.....	5,350.00	5,000.00	5,000.00
Provo City, Utah, 6s.....	5,250.00	5,000.00	5,000.00
Redlands, Cal., 6s.....	10,500.00	10,000.00	10,000.00
Butte, Mont., 6s.....	10,000.00	10,000.00	10,000.00
Woodlands, Cal., 5s.....	12,000.00	12,000.00	11,400.00
Astoria, Wash., 6s.....	10,500.00	10,000.00	10,000.00
Great Falls, Mont., 6s.....	5,300.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	7,000.00	7,000.00	7,000.00
	\$142,970.00	\$137,000.00	\$136,400.00
SCHOOL DISTRICT.			
Brainerd, Board of Educa., Minn., 6s.....	\$5,150.00	\$5,000.00	\$5,000.00
Pierre, So. Dak., 6s.....	3,000.00	3,000.00	3,000.00
Asotin County, Wash., 7s.....	4,576.00	4,400.00	4,400.00
Arapahoe County No. 18, Col., 7s.....	7,875.00	7,500.00	7,500.00
Sweetwater County No. 4, Wyo., 7s.....	5,250.00	5,000.00	5,000.00
Las Animas County No. 1, Col., 5s.....	5,000.00	5,000.00	4,975.00
Gallatin County No. 7, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Deer Lodge County No. 10, Mont., 6s.....	5,100.00	5,000.00	5,000.00
	\$41,101.00	\$39,900.00	\$39,875.00

SCHEDULE OF BONDS AND STOCKS OF THE LEBANON SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Equitable Mortgage Co., deb., 6s.....	\$294.00	\$300.00	\$300.00
Crippen, Lawrence & Co., deb., 6s....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s...	20,000.00	25,000.00	23,000.00
Kansas Loan & Trust Co., deb., 6s...	18,000.00	18,000.00	18,000.00
Central Loan & Land Co., deb., 6s....	10,000.00	10,000.00	10,000.00
Dakota Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
Globe Investment Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
New Eng. Loan & Trust Co., deb., 6s.	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., Denver, 6s.	10,000.00	10,000.00	10,000.00
Bessemer Ditch Co., Col., 7s.....	10,000.00	10,000.00	10,000.00
Lamar Land & Canal Co., Col., 7s....	5,000.00	5,000.00	5,000.00
Wellington Light & Heat Co., 8s.....	2,010.00	3,000.00	2,000.00
Metropolitan Street Railway, Kan- sas City, 5s.....	9,500.00	10,000.00	9,500.00
Evansville Street Railway, Ind., 6s...	5,000.00	5,000.00	5,000.00
Metropolitan Street Railway, Den- ver, Col., 6s.....	10,000.00	10,000.00	10,000.00
Sacramento Central Electric Rail- way Co., Cal., 6s	5,000.00	5,000.00	5,000.00
National Cordage Co., Boston, 8s....	4,000.00	4,000.00	4,000.00
	\$148,804.00	\$155,300.00	\$153,800.00
STOCKS.			
BANK.			
National Bank of Lebanon.....	\$33,500.00	\$26,800.00	\$26,800.00
American National, Springfield, Mo..	3,000.00	3,000.00	3,000.00
American National, Kansas City, Mo..	1,500.00	2,000.00	2,000.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	3,000.00
Kansas National, Topeka, Kan.....	1,800.00	1,800.00	1,800.00
	\$42,800.00	\$36,600.00	\$36,600.00
RAILROAD.			
Northern.....	\$7,250.00	\$5,000.00	\$5,000.00
Connecticut & Passumpsic.....	6,150.00	5,000.00	5,000.00
	\$13,400.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Capital Fire Insurance Co., Concord.	\$1,000.00	\$1,000.00	\$1,000.00
Crystal Lake Water Co., Canaan.....	500.00	500.00	500.00
	\$1,500.00	\$1,500.00	\$1,500.00

LITTLETON SAVINGS BANK.—LITTLETON.

GEORGE A. BINGHAM, *President.* OSCAR C. HATCH, *Treasurer.*

Trustees—George A. Bingham, Oscar C. Hatch, Hartwell H. Southworth, Chas. F. Eastman, Osmon Parker, Ira Parker, George Farr, Geo. T. Cruft, Seth F. Hoskins, William H. Bel-
lows.

Investment Committee—George A. Bingham, Oscar C. Hatch, Chas. F. Eastman, Ira Parker.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,171,952.17	\$1,171,952.17
Guaranty fund.....	56,700.00	56,700.00
Surplus.....	16,040.99	16,040.99
Interest.....	1,532.85	1,532.85
Premium on bonds and stocks.....	26,275.33	
	\$1,272,501.34	\$1,246,226.01

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$101,913.00	\$101,913.00	\$101,913.00
Loans secured by Western city mortgages.....	136,580.00	136,580.00	136,580.00
Loans secured by local real estate...	134,656.21	134,656.21	134,656.21
Loans on personal security.....	162,658.32	162,658.32	162,658.32
Loans on personal security (Western).....	15,000.00	15,000.00	15,000.00
Loans on collateral security.....	109,718.79	109,718.79	109,718.79
Loans on collateral security (Western).....	45,000.00	45,000.00	45,000.00
County, city, town, and district bonds.....	306,292.00	295,825.00	295,225.00
Miscellaneous bonds.....	89,800.00	93,750.00	92,750.00
Bank stock.....	69,005.00	47,600.00	50,866.67
Miscellaneous stocks.....	10,020.00	10,000.00	10,000.00
Tax sales certificates.....	2,415.48	2,415.48	2,415.48
Real estate by foreclosure.....	9,400.00	9,400.00	9,400.00
Cash on deposit in national banks...	41,533.82	41,533.82	41,533.82
Cash on hand.....	38,508.72	38,508.72	38,508.72
	\$1,272,501.34	\$1,244,559.34	\$1,246,226.01

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 15, 1892, to July 6, 1893.

Gross earnings	\$66,569.34
Deduct interest paid out	\$1,381.89
Deduct expenses	4,021.69
Deduct state tax	10,321.40
Deduct Western taxes	674.04
Deduct reduction of real estate	15,398.00
Deduct premiums charged off	1,444.50
Deduct expense Western foreclosures	1,046.82
Deduct other items charged off	1,250.00
Carried to guaranty fund	1,700.00
Deduct losses charged off	1,475.00
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	38,713.34
Net earnings	\$27,856.00
From surplus	15,338.42
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Dividends Jan., 1893, and July, 1893	\$43,194.42
Surplus and interest, last examination	\$32,912.26
From surplus	15,338.42
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Surplus and interest, present examination	\$17,573.84

Incorporated 1868.

Examination July 6, 1893, by James O. Lyford.

Treasurer's bond, \$42,500. Date of bond, June 1, 1893.

Clerk, C. C. Morris.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, \$800.

Indebtedness of trustees as principal, \$29,600 ; as surety, \$20,000.

Amount of deposits, \$1,171,952.17 ; increase since last examination, \$119,863.39.

Amount of deposits received since last examination, including dividends credited, \$324,116.41.

Amount of dividends declared since last examination, \$43,194.42.

Amount paid out on account of deposits since last examination, \$204,253.02.

Total amount loaned or invested in New Hampshire, \$511,475.55.

Total amount loaned or invested in New England, \$535,442.53.

Total amount loaned or invested out of New England, \$710,783.48.

Largest amount loaned to any individual, corporation, or company, \$43,000.

Number of single loans of \$1,000 or less, to separate parties in the State, 109.

Total number of loans in the State, 201.

BANK COMMISSIONERS' REPORT.

II7

SCHEDULE OF BONDS AND STOCKS OF THE LITTLETON SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Nuckolls, Neb., 5s	\$10,000.00	\$10,000.00	\$10,000.00
Spokane, Wash., 6s	10,600.00	10,000.00	10,000.00
Kittitass, Wash., 6s	5,100.00	5,000.00	5,000.00
Sweetwater, Wyo., 6s	5,250.00	5,000.00	5,000.00
Missoula, Mont., 6s	5,350.00	5,000.00	5,000.00
Cache, Utah, 5s	5,000.00	5,000.00	5,000.00
	\$41,300.00	\$40,000.00	\$40,000.00
CITY AND TOWN.			
Muscatine, Iowa, 6s	\$3,000.00	\$3,000.00	\$2,400.00
Dubuque, Iowa, 6s	2,120.00	2,000.00	1,800.00
Lincoln, Neb., 10s	1,080.00	1,000.00	1,000.00
Piqua, Ohio, 6s	3,150.00	3,000.00	3,000.00
Indianapolis, Ind., 6s	2,160.00	2,000.00	2,000.00
Hutchinson, Kan., 6s	5,250.00	5,000.00	5,000.00
Wahoo, Neb., 6s	5,200.00	5,000.00	5,000.00
Seattle, Wash., 5s	15,300.00	15,000.00	15,000.00
South Denver, Col., 6s	7,210.00	7,000.00	7,000.00
East Portland, Oregon, 6s	12,000.00	10,000.00	10,000.00
Toledo, Ohio, 5s	5,300.00	5,000.00	5,000.00
Walla Walla, Wash., 6s	5,350.00	5,000.00	5,000.00
Los Angeles, Cal., 5s	5,000.00	5,000.00	5,000.00
Ogden, Utah, 5s	10,000.00	10,000.00	10,000.00
Boulder, Col., 5s	4,850.00	5,000.00	5,000.00
Cedar Falls, Iowa, 6s	4,160.00	4,000.00	4,000.00
Missoula, Mont., 6s	5,150.00	5,000.00	5,000.00
Provo, Utah, 6s	5,250.00	5,000.00	5,000.00
Golden, Col., 8s	4,280.00	4,000.00	4,000.00
Highlands, Col., 6s	5,250.00	5,000.00	5,000.00
Moscow, Idaho, 6s	5,100.00	5,000.00	5,000.00
Woodland, Cal., 6s	4,000.00	4,000.00	4,000.00
Kearney, Neb., 6s	3,030.00	3,000.00	3,000.00
Lakeside, Minn., 6s	5,300.00	5,000.00	5,000.00
Salt Lake, Utah, 5s	15,450.00	15,000.00	15,000.00
Grand Forks, N. Dak., 6s	3,090.00	3,000.00	3,000.00
Ogden, Utah, 6s	10,500.00	10,000.00	10,000.00
Council Bluffs, Iowa, 6s	4,080.00	4,000.00	4,000.00
Olympia, Wash., 6s	4,280.00	4,000.00	4,000.00
Napa, Cal., 5s	4,725.00	4,725.00	4,725.00
Beatrice, Neb., 5s	1,940.00	2,000.00	2,000.00
Salida, Col., 6s	5,100.00	5,000.00	5,000.00
Great Falls, Mont., 6s	5,300.00	5,000.00	5,000.00
Wellston, Ohio, 5s	4,000.00	4,000.00	4,000.00
	\$186,955.00	\$179,725.00	\$179,125.00
SCHOOL DISTRICT.			
La Plata County No. 9, Col., 7s	\$11,440.00	\$11,000.00	\$11,000.00
Albany County No. 1, Wyo., 6s	4,200.00	4,000.00	4,000.00
Pueblo County No. 1, Col., 5s	5,000.00	5,000.00	5,000.00
Arapahoe County No. 5, Col., 6s	5,150.00	5,000.00	5,000.00
Arapahoe County No. 21, Col., 6s	10,300.00	10,000.00	10,000.00
Grand Forks, N. Dak., Independ't, 6s	3,605.00	3,500.00	3,500.00
Whitman County No. 129, Wash., 8s	612.00	600.00	600.00
Jefferson County No. 1, Col., 7s	7,420.00	7,000.00	7,000.00
Park County No. 4, Mont., 7s	3,090.00	3,000.00	3,000.00
Salt Lake City, Board of Education, Utah, 5s	5,000.00	5,000.00	5,000.00
Las Animas County No. 1, Col., 5s	5,000.00	5,000.00	5,000.00
Arapahoe County No. 17, Col., 5s	3,000.00	3,000.00	3,000.00
Laramie County No. 1, Wyo., 6s	4,120.00	4,000.00	4,000.00
Deer Lodge County No. 10, Mont., 6s	5,100.00	5,000.00	5,000.00
Ogden, Utah, Board of Educat'n, 5s	5,000.00	5,000.00	5,000.00
	\$78,037.00	\$76,100.00	\$76,100.00

SCHEDULE OF BONDS AND STOCKS OF THE LITTLETON SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Multnomah Street Railway, Portland, Or., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Des Moines Land Co., 7s.....	4,000.00	5,000.00	4,000.00
Opera Block Co., Littleton, 6s.....	13,000.00	13,000.00	13,000.00
Omaha Horse Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Danville Water Co., 6s.....	2,000.00	2,000.00	2,000.00
American Water-Wks Co., Omaha, 6s.....	5,000.00	5,000.00	5,000.00
Terre Haute Water Co., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Denver Consolidated Electric Light Co., 6s.....	10,000.00	10,000.00	10,000.00
Des Moines Street Railway Co., 6s....	5,000.00	5,000.00	5,000.00
Seattle Electric Ry. & Power Co., 6s..	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., 6s..	3,000.00	3,000.00	3,000.00
Fairmount Cemetery Asso., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Investment Co., deb., 6s	3,800.00	4,750.00	4,750.00
Salt Lake City Gas Co., 6s.....	5,000.00	5,000.00	5,000.00
Mutual Union Telegraph Co., 6s.....	1,000.00	1,000.00	1,000.00
	\$89,800.00	\$93,750.00	\$92,750.00
STOCKS.			
BANK.			
Littleton National.....	\$44,215.00	\$23,900.00	\$27,166.67
Pemigewasset National.....	1,540.00	1,100.00	1,100.00
Des Moines National, Iowa.....	2,200.00	2,200.00	2,200.00
Sioux National, Iowa.....	3,000.00	4,000.00	4,000.00
Citizens' National, Tilton.....	1,800.00	1,500.00	1,500.00
Laconia National.....	1,800.00	1,500.00	1,500.00
People's National, Laconia.....	2,200.00	2,000.00	2,000.00
Minnehaha National, Sioux Falls, No. Dak.....	2,000.00	2,000.00	2,000.00
State Bank of Osborne, Kan.....	900.00	900.00	900.00
Bank of Commerce, Pierre, So. Dak.	1,000.00	1,000.00	1,000.00
Colebrook National.....	2,600.00	2,000.00	2,000.00
Shelby County, Harlan, Iowa.....	1,100.00	1,000.00	1,000.00
South Texas National, Houston, Tex.	3,150.00	3,000.00	3,000.00
Merchants' National, Portland, Or...	1,500.00	1,500.00	1,500.00
	\$69,005.00	\$47,600.00	\$50,867.67
MISCELLANEOUS.			
Eastern Banking Co., Hastings, Neb.	\$500.00	\$500.00	\$500.00
Minnesota Loan & Trust Co., Minneapolis.....	2,500.00	2,500.00	2,500.00
State Loan & Trust Co., Los Angeles.	2,800.00	2,800.00	2,800.00
Littleton Bridge.....	120.00	100.00	100.00
Western Investment & Realty Co., Wichita.....	4,100.00	4,100.00	4,100.00
	\$10,020.00	\$10,000.00	\$10,000.00

LOAN AND TRUST SAVINGS BANK.—CONCORD.

JAMES S. NORRIS, *President.*JOHN F. JONES, *Treasurer.*

Trustees—James S. Norris, Lewis Downing, Jr., Howard A. Dodge, John F. Jones, L. W. Cogswell, Howard L. Porter, John M. Mitchell, John C. Linehan, James C. Norris, Josiah E. Fernald, B. C. White, Charles H. Sanders.

Investment Committee—James S. Norris, Lewis Downing, Jr., Howard A. Dodge, Howard L. Porter, John F. Jones.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,789,219.66	\$2,789,219.66
Guaranty fund.....	140,000.00	140,000.00
Surplus.....	9,314.88	9,314.88
Interest.....	115,724.42	115,724.42
Premium on bonds and stocks.....	45,169.00	
	<u>\$3,099,427.96</u>	<u>\$3,054,258.96</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$443,247.00	\$443,247.00	\$443,247.00
Loans secured by Western city mortgages.....	358,305.00	358,305.00	358,305.00
Loans secured by local real estate...	403,661.97	403,661.97	403,661.97
Loans on personal security.....	144,710.29	144,710.29	144,710.29
Loans on personal security (Western).....	84,509.98	84,509.98	84,509.98
Loans on collateral security.....	301,638.00	301,638.00	301,638.00
Loans on collateral security (Western).....	59,600.00	59,600.00	59,600.00
State bonds.....	21,700.00	20,000.00	20,300.00
County, city, town, and district bonds.....	456,297.80	442,283.80	441,178.80
Railroad bonds.....	114,000.00	120,000.00	116,650.00
Miscellaneous bonds.....	445,800.00	465,500.00	458,000.00
Bank stock.....	87,817.00	52,400.00	70,867.00
Railroad stock.....	60,000.00	30,000.00	33,000.00
Manufacturing stock.....	800.00	2,000.00	2,000.00
Miscellaneous stocks.....	23,750.00	23,000.00	23,000.00
Warrants.....	3,867.47	3,867.47	3,867.47
Real estate by foreclosure.....	43,850.00	43,850.00	43,850.00
Cash on deposit in national banks...	40,466.82	40,466.82	40,466.82
Cash on hand.....	5,406.63	5,406.63	5,406.63
	<u>\$3,099,427.96</u>	<u>\$3,044,446.96</u>	<u>\$3,054,258.96</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 21, 1892, to April 11, 1893.

Gross earnings	\$155,880.40
Deduct interest paid out	\$4,479.65
Deduct expenses	7,938.68
Deduct state tax	25,774.31
Deduct other taxes	1,416.66
Deduct premiums charged off	2,788.75
Deduct losses charged off	3,345.47
Carried to guaranty fund	15,000.00
	<hr/>
	60,743.52
Net earnings	\$95,136.88
From surplus	2,555.84
	<hr/>
Dividend July, 1892	\$97,692.72
Surplus and interest, last examination	\$127,595.14
From surplus	2,555.84
	<hr/>
Surplus and interest, present examination	\$125,039.30

Incorporated August, 1872.

Examination April 11, 1893, by William A. Heard.

Treasurer's bond, \$100,000. Date of bond, Nov. 28, 1885.

Clerks, Fred N. Ladd, Geo R. Connell.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerks, \$2,100.

Indebtedness of trustees as principal, \$3,300.00 ; as surety, nothing.

Amount of deposits, \$2,789,219.66 ; increase since last examination, \$140,129.87.

Amount of deposits received since last examination, including dividends credited, \$702,017.53.

Amount of dividends declared since last examination, \$97,692.72.

Amount paid out on account of deposits since last examination, \$561,887.66.

Total amount loaned or invested in New Hampshire, \$1,004,932.87.

Total amount loaned or invested in New England, \$1,055,750.71.

Total amount loaned or invested out of New England, \$1,998,508.25.

Largest amount loaned to any individual, corporation, or company, \$62,400.00.

Number of single loans of \$1,000 or less to separate parties in the State, 243.

Total number of loans in the State, 413.

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$10,200.00	\$10,000.00	\$10,000.00
New Mexico, capitol building, 7s....	11,500.00	10,000.00	10,300.00
	\$21,700.00	\$20,000.00	\$20,300.00
RAILROAD.			
Tacoma & Puyallup, 7s.....	\$5,000.00	\$5,000.00	\$5,000.00
Spokane & Palouse, 6s.....	8,000.00	10,000.00	10,000.00
Atchison, Topeka & Santa Fé, 4s.....	19,750.00	25,000.00	20,250.00
Minneapolis & St. Louis 7s.....	15,750.00	15,000.00	16,400.00
Evansville & Indianapolis, 6s.....	11,100.00	10,000.00	10,000.00
Northern Pacific, 6s.....	11,400.00	10,000.00	10,250.00
Concord & Montreal, 4s.....	30,000.00	30,000.00	30,000.00
Evansville & Richmond, 5s.....	9,700.00	10,000.00	10,000.00
Oregon Short Line & Utah North- ern, 5s.....	3,300.00	5,000.00	4,750.00
	\$114,000.00	\$120,000.00	\$116,650.00
COUNTY.			
Pueblo, Col., 7s.....	\$545.00	\$500.00	\$500.00
Pueblo, Col., 6s.....	11,330.00	11,000.00	11,000.00
Kingman, Kan., 6s.....	5,500.00	5,500.00	5,500.00
Sumner, Kan., 6s.....	10,500.00	10,000.00	10,250.00
Sierra, New Mexico, 6s.....	2,575.00	2,500.00	2,500.00
Meigs, Ohio, 6s.....	6,180.00	6,000.00	6,000.00
Cowley, Kan., 6s.....	5,250.00	5,000.00	5,125.00
Cass, Dak., 7s.....	11,000.00	10,000.00	10,550.00
Pacific, Wash., 6s.....	5,200.00	5,000.00	5,000.00
Las Animas, Col., 7s.....	8,240.00	8,000.00	7,900.00
Chehalis, Wash., 6s.....	10,300.00	10,000.00	10,000.00
Clay, Miss., 6s.....	5,000.00	5,000.00	5,000.00
Rio Grande, Col, 7s.....	5,250.00	5,000.00	5,000.00
La Plata, Col., 6s.....	5,100.00	5,000.00	5,000.00
Montrose, Col., 6s.....	2,575.00	2,500.00	2,500.00
Spokane, Wash., 6s.....	10,600.00	10,000.00	10,000.00
Nuckolls, Neb., 5s.....	10,000.00	10,000.00	10,000.00
Dallas, Iowa, 6s.....	1,000.00	1,000.00	1,000.00
Davidson, Dak., 7s.....	5,300.00	5,000.00	5,125.00
Jackson, Kan., 7s.....	3,180.00	3,000.00	2,100.00
	\$124,625.00	\$120,000.00	\$120,050.00
CITY AND TOWN.			
Walla Walla, Wash., 6s.....	\$10,700.00	\$10,000.00	\$10,000.00
Salt Lake City, Utah, 5s.....	20,600.00	20,000.00	19,250.00
Dubuque, Iowa, 6s.....	7,950.00	7,500.00	6,625.00
Columbus, Kan., 6s.....	4,944.00	4,800.00	4,800.00
Astoria, Oregon, 6s.....	10,400.00	10,000.00	10,000.00
Provo City, Utah, 6s.....	10,500.00	10,000.00	10,000.00
Butler, Ind., 6s.....	5,200.00	5,000.00	5,000.00
Columbus, Neb., 6s.....	5,350.00	5,000.00	5,000.00
Ogden, Utah, 6s.....	15,750.00	15,000.00	15,000.00
Ashland, Neb., 6s.....	6,695.00	6,500.00	6,500.00
Boulder, Col., 5s.....	4,850.00	5,000.00	5,000.00
Columbus, Ohio, 5s.....	5,450.00	5,000.00	5,000.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Emporia, Kan., 6s.....	6,240.00	6,000.00	6,240.00
Washington, Ind., 8s.....	4,320.00	4,000.00	4,200.00
Colorado Springs, Col., 7s.....	3,120.00	3,000.00	3,000.00
Amount carried forward.....	\$127,069.00	\$121,800.00	\$120,615.00

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN—Continued.</i>			
<i>Amount brought forward.....</i>	\$127,069.00	\$121,800.00	\$120 615.00
Seattle, Wash., 5s.....	5,100.00	5,000.00	5,000.00
Fargo, Dak., 6s.....	5,000.00	5,000.00	5,000.00
Canton, Ohio, 5s.....	5,050.00	5,000.00	5,000.00
Dayton, Wash., 6s.....	10,200.00	10,000.00	10,000.00
Kansas City, Kan., 6s.....	3,383.80	3,383.80	3,383.80
Logan City, Utah, 5s.....	15,000.00	15,000.00	15,000.00
Lincoln, Neb., 6s.....	4,000.00	4,000.00	4,000.00
East St. Louis, Ill., 5s.....	11,550.00	11,000.00	11,000.00
Rock Island, Ill., 6s.....	5,250.00	5,000.00	4,700.00
Wooster, Ohio, 6s.....	5,300.00	5,000.00	5,100.00
St. Paul, Minn., 7s.....	5,600.00	5,000.00	4,800.00
Grand Forks, N. Dak., 6s.....	5,150.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Kearney, Neb., 5s.....	5,050.00	5,000.00	5,000.00
Lakeside, Minn., 6s.....	5,300.00	5,000.00	5,000.00
Los Angeles, Cal., 5s.....	25,250.00	25,000.00	25,000.00
Kansas City, Kan., 6s.....	4,200.00	4,200.00	4,200.00
Sioux City, Iowa, 6s.....	5,400.00	5,400.00	5,400.00
Toledo, Ohio, 4s.....	3,680.00	4,000.00	4,000.00
Minneapolis, Minn., 6s.....	10,000.00	10,000.00	10,000.00
Redlands, Cal., 6s.....	10,400.00	10,000.00	10,000.00
Hyde Park, Mass., 7s.....	2,040.00	2,000.00	2,000.00
	\$284,122.80	\$275,783.80	\$274,198.80
<i>SCHOOL DISTRICT.</i>			
Nemaha County No. 34, Neb., 7s.....	\$5,000.00	\$5,000.00	\$5,300.00
Arapahoe County No. 2, Col., 6s.....	5,150.00	5,000.00	5,000.00
Mitchell County, Ind., 5s.....	1,500.00	1,500.00	1,505.00
Pueblo County No. 1, Col., 5s.....	5,150.00	5,000.00	5,000.00
Wichita, Kan., Board of Education, 6s.....	5,150.00	5,000.00	5,125.00
Salt Lake City, Utah, Board of Education, 5s.....	10,000.00	10,000.00	10,000.00
Springfield City, Mo., 5s.....	15,600.00	15,000.00	15,000.00
	\$47,550.00	\$47,500.00	\$46,930.00
<i>MISCELLANEOUS.</i>			
Nebraska Loan & Trust Co., Hastings, Neb., deb., 6s.....	\$14,500.00	\$14,500.00	\$14,500.00
Parsons Water Supply & Power Co., Kan., 6s.....	5,000.00	5,000.00	4,900.00
Saint Cloud Water-Works Co., Minn., 6s.....	8,000.00	8,000.00	8,000.00
Arkansas Water Co., Ark., 6s.....	5,000.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s.....	22,000.00	22,000.00	22,000.00
Newton Water Co., Ohio, 6s.....	9,000.00	9,000.00	6,500.00
New Hampshire Trust Co., deb., 6s.....	8,000.00	10,000.00	10,000.00
Winfield Mort. & Trust Co., deb., 6s.....	9,900.00	10,000.00	10,000.00
Kansas Investment Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Republican Press Association, Concord, 5s.....	10,000.00	10,000.00	10,000.00
Cherryvale Water & Mfg. Co., 7s.....	4,000.00	5,000.00	4,000.00
Pueblo Water Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Fort Plain Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, Col., 6s.....	5,000.00	5,000.00	4,900.00
Crippen, Lawrence & Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	\$125,400.00	\$128,500.00	\$124,800.00

SCHEDULE OF STOCKS AND BONDS OF THE LOAN AND TRUST
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$125,400.00	\$128,500.00	\$124,800.00
Western Water & Electric Co., Kansas, 6s.....	5,000.00	5,000.00	5,000.00
Ogdensburgh Car Trust, N. Y., 6s....	5,000.00	5,000.00	5,000.00
Belleville Water Co., Ill., 6s.....	2,500.00	5,000.00	4,000.00
Iowa Loan & Trust Co., deb., 6s.....	30,000.00	30,000.00	30,000.00
Clinton Water-Works, Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Jamestown Water Supply Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Bradford Water Co., Mass., 5s.....	10,000.00	10,000.00	10,000.00
Niles Water-Works Co., 7s.....	2,500.00	5,000.00	4,800.00
Salt Lake City Gas Co., Utah, 6s.....	10,000.00	10,000.00	10,000.00
Muncie Water-Works, Ind., 6s.....	5,000.00	5,000.00	5,000.00
Dakota Loan & Trust Co., deb., 7s....	4,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	4,500.00	5,000.00	5,000.00
National Water-Works Co., N. Y., 6s	5,000.00	5,000.00	4,900.00
Streator Aqueduct Co., 6s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., Col., 6s.....	15,000.00	15,000.00	15,000.00
E. H. Rollins & Sons, deb., 6s.....	5,000.00	5,000.00	5,000.00
Cortland Water-Works Co., 5s.....	5,000.00	5,000.00	5,000.00
Minneapolis General Electric Co., 6s	26,000.00	26,000.00	24,700.00
New England Loan & Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Muscatine Mortgage & Trust Co., deb., 6s.....	9,000.00	10,000.00	10,000.00
Windsor Land & Investment Co., Denver, 6s.....	10,000.00	10,000.00	10,000.00
Ottumwa Water-Works Co., Iowa, 6s	10,000.00	10,000.00	10,000.00
Lincoln Gas Co., Lincoln, Neb., 6s....	5,000.00	5,000.00	5,000.00
Portland Water Co., Conn., 5s.....	5,000.00	5,000.00	5,000.00
City Water Co., Marinette, Wis., 6s....	5,000.00	5,000.00	5,000.00
Newark Water-Works Co., Ohio., 6s	10,000.00	10,000.00	10,000.00
Davidson Investment Co., deb., 7s....	8,000.00	16,000.00	15,200.00
Dakota Farm Mortgage Co., deb., 6s	11,000.00	11,000.00	11,000.00
Danville Water Co., Ill., 6s.....	10,000.00	10,000.00	9,700.00
Winfield Water Co., Kan., 5s.....	4,000.00	5,000.00	4,900.00
Minnesota Thresher Mfg. Co., 5s.....	11,000.00	11,000.00	11,000.00
Topeka Water Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., N. D., 6s.....	5,000.00	5,000.00	5,000.00
Metropolitan Railroad Co., Bos- ton, 5s.....	5,100.00	5,000.00	5,000.00
Evansville Street Railway Co., Ind., 6s	22,000.00	22,000.00	22,000.00
Front Street Cable Railway, Seattle, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Youngstown Street Railway Co., Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Globe Safe Deposit Co., Chicago, 6s	5,000.00	5,000.00	5,000.00
Newark & Granville Street Rail- way, 6s.....	5,700.00	6,000.00	6,000.00
	\$145,800.00	\$146,500.00	\$145,800.00
STOCKS.			
BANK.			
Merchants' National, Kan. City, Mo.	\$5,400.00	\$9,000.00	\$9,000.00
National State Capital, Concord.....	65,280.00	27,200.00	46,000.00
Lake National, Wolfeborough.....	900.00	900.00	747.00
First National, Nashua.....	1,050.00	1,000.00	1,020.00
<i>Amount carried forward.....</i>	\$72,630.00	\$38,100.00	\$56,767.00

SCHEDULE OF BONDS AND STOCKS OF THE LOAN AND TRUST SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward.....</i>	\$72,630.00	\$38,100.00	\$56,767.00
Second National, Nashua.....	5,000.00	5,000.00	4,800.00
Second National, Manchester.....	6,250.00	5,000.00	5,000.00
Blackstone National, Boston, Mass..	2,937.00	3,300.00	3,300.00
People's National, Claremont.....	1,000.00	1,000.00	1,000.00
	\$87,817.00	\$52,400.00	\$70,867.00
<i>RAILROAD.</i>			
Concord & Montreal, class 4.....	\$60,000.00	\$30,000.00	\$33,000.00
<i>MANUFACTURING.</i>			
Page Belting Co., common.....	\$800.00	\$2,000.00	\$2,000.00
<i>MISCELLANEOUS.</i>			
American Trust Co., Concord.....	\$5,750.00	\$5,000.00	\$5,000.00
Capital Fire Insurance Co., Concord.	8,000.00	8,000.00	8,000.00
Iowa Loan & Trust Co., Des Moines, Iowa.....	10,000.00	10,000.00	10,000.00
	\$23,750.00	\$23,000.00	\$23,000.00

MANCHESTER SAVINGS BANK.—MANCHESTER.

CHAS. D. McDUFFIE, *President*. WALTER M. PARKER, *Treasurer*.

Trustees—Nathan Parker, Charles F. Warren, S. N. Bourne,
Hiram Hill, Isaac W. Smith, Frederick C. Dow, W. B.
Stearns, Walter M. Parker.

Investment Committee—Nathan Parker, Charles F. Warren, Isaac
W. Smith.

STATEMENT.

Liabilities.

Amount due depositors	\$7,046,041.92		\$7,046,041.92
Guaranty fund	340,000.00		340,000.00
Interest	191,984.47		191,984.47
Premium on bonds and stocks	212,026.25		
	\$7,790,052.64		\$7,578,026.39

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western city mortgages	\$1,936,925.00	\$1,936,925.00	\$1,936,925.00
Loans secured by local real estate...	691,231.34	691,231.34	691,231.34
Loans on personal security	1,242,710.69	1,242,710.69	1,242,710.69
Loans on personal security (West- ern)	60,500.00	60,500.00	60,500.00
Loans on collateral security	1,818,070.16	1,818,070.16	1,818,070.16
Loans on collateral security (West- ern)	95,000.00	95,000.00	95,000.00
State bonds	55,000.00	50,000.00	50,000.00
County, city, town, and district bonds	374,930.00	338,000.00	336,950.00
Railroad bonds	971,263.00	967,100.00	915,637.50
Miscellaneous bonds	158,500.00	155,000.00	150,000.00
Bank stock	113,439.00	89,680.00	87,633.25
Railroad stock	186,390.00	126,400.00	117,900.00
Manufacturing stock	53,125.00	42,500.00	42,500.00
Warrants	13,892.85	13,892.85	13,892.85
Certificates of deposit	10,000.00	10,000.00	10,000.00
Cash on deposit in national banks...	9,075.60	9,075.60	9,075.60
	\$7,790,052.64	\$7,646,085.64	\$7,578,026.39

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 11, 1892, to July 18, 1893.

Gross earnings	\$422,890.25
Deduct interest paid out	\$13,066.38
Deduct expenses	14,070.37
Deduct state tax	64,898.29
Deduct premiums charged off	21,842.80
Deduct losses charged off	29,500.00
Carried to guaranty fund	10,000.00
	<hr/>
	153,377.84
Net earnings	\$269,512.41
Dividend July, 1893	260,642.40
	<hr/>
To surplus	\$8,870.01
Surplus and interest, last examination	\$183,114.46
Increase	8,870.01
	<hr/>
Surplus and interest, present examination	\$191,984.47

Incorporated 1846.

Examination July 18, 1893, by William A. Heard.

Treasurer's bond, \$100,000. Date of bond, Jan. 7, 1892.

Clerks, Geo. H. Holbrook, Mitchell Ward, Frank E. Putney,
W. L. Mason.

Annual compensation of treasurer, \$6,500.

Annual compensation of clerks, \$6,000.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$7,046,041.92; increase since last examination, \$193,302.66.

Amount of deposits received since last examination, including dividends credited, \$1,965,479.64.

Amount of dividends declared since last examination, \$260,642.40.

Amount paid out on account of deposits since last examination, \$1,772,176.98.

Total amount loaned or invested in New Hampshire, \$4,224,168.54.

Total amount loaned or invested in New England, \$4,416,908.54.

Total amount loaned or invested out of New England, \$3,161,117.85.

Largest amount loaned to any individual, corporation, or company, \$200,000.

Number of single loans of \$1,000 or less to separate parties in the State, 110.

Total number of loans in the State, 470.

SCHEDULE OF BONDS AND STOCKS OF THE MANCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
United States, 4s.....	\$55,000.00	\$50,000.00	\$50,000.00
RAILROAD.			
Concord & Montreal, 4s.....	\$100,000.00	\$100,000.00	\$100,000.00
Montana Central, 5s.....	25,500.00	25,000.00	24,250.00
Chicago, Rock Island & Pacific, 5s...	22,750.00	25,000.00	23,750.00
Chicago, Burlington & Quincy, deb., 5s.....	24,250.00	25,000.00	23,750.00
Spokane & Palouse, 6s.....	16,000.00	20,000.00	19,900.00
Chicago & Northwestern, 6s.....	32,700.00	30,000.00	30,000.00
Chicago & West Michigan, 5s.....	19,800.00	20,000.00	19,000.00
Boston & Lowell, 6s.....	31,800.00	30,000.00	30,000.00
Duluth & Manitoba, 6s.....	22,500.00	25,000.00	25,000.00
Chicago, Burlington & Quincy, 4s....	22,000.00	25,000.00	19,250.00
St. Paul & Northern Pacific, 6s.....	57,500.00	50,000.00	50,000.00
Atchison, Topeka & Santa Fe, 4s	45,820.00	58,000.00	43,500.00
James River Valley, 6s.....	18,000.00	20,000.00	20,000.00
Burlington & Missouri River, 4s.....	18,000.00	20,000.00	16,000.00
Chicago, Milwaukee & St. Paul, 6s...	27,000.00	25,000.00	25,000.00
Chicago, Burlington & Quincy, 7s...	23,600.00	20,000.00	19,000.00
Pittsburgh, Cincinnati & St. Louis, 7s	42,250.00	35,000.00	35,000.00
Concord & Claremont, 7s.....	92,700.00	90,000.00	90,000.00
Boston, Concord & Montreal, 6s.....	112,000.00	100,000.00	99,287.50
Atchison, Topeka & Santa Fe, 4s, 2d mortgage.....	1,540.00	3,500.00	1,400.00
Morris & Essex, 7s.....	26,200.00	20,000.00	20,000.00
Oregon Short Line & Utah Northern, 5s.....	33,000.00	50,000.00	36,000.00
Chicago, Burlington & Northern, 5s	990.00	1,000.00	950.00
Fremont, Elkhorn & Missouri Valley, 6s.....	22,000.00	20,000.00	20,000.00
Portland & Kennebec, 6s.....	20,600.00	20,000.00	18,000.00
Chicago & Northwestern, deb., 5s....	26,000.00	25,000.00	25,000.00
Eastern of Massachusetts, 6s.....	18,445.00	15,500.00	15,500.00
Helena & Red Mountain, 6s.....	8,000.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s, convertible.....	10,878.00	11,100.00	11,100.00
Rutland, 5s.....	17,640.00	18,000.00	15,000.00
Old Colony, 6s.....	31,800.00	30,000.00	30,000.00
	\$971,263.00	\$967,100.00	\$915,637.50
CITY AND TOWN.			
Cleveland, Ohio, 5s.....	\$26,250.00	\$25,000.00	\$25,000.00
Lincoln, Neb., 6s.....	22,000.00	22,000.00	22,000.00
Cincinnati, Ohio, 7s.....	18,600.00	15,000.00	15,000.00
Fargo, N. Dak., 7s.....	10,800.00	10,000.00	10,000.00
Topeka, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Manchester, N. H., 6s.....	21,600.00	20,000.00	20,000.00
Springfield, Ohio, 5s.....	10,500.00	10,000.00	10,000.00
St. Paul, Minn., 6s.....	23,200.00	20,000.00	20,000.00
Omaha, Neb., 6s.....	3,000.00	3,000.00	
Omaha, Neb., 6s.....	5,000.00	5,000.00	8,000.00
St. Paul, Minn., 5s.....	29,700.00	27,000.00	27,000.00
Chicago, Ill., 7s.....	16,200.00	15,000.00	23,950.00
Chicago, Ill., 7s.....	10,800.00	10,000.00	
Cincinnati, Ohio, 7 3-10s.....	42,700.00	35,000.00	35,000.00
Milwaukee, Wis., 7s.....	9,900.00	9,000.00	9,000.00
Indianapolis, Ind., 6s.....	16,200.00	15,000.00	15,000.00
Amount carried forward.....	\$271,450.00	\$246,000.00	\$244,950.00

SCHEDULE OF BONDS & STOCKS OF THE MANCHESTER SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued</i>			
<i>Amount brought forward.....</i>	\$271,450.00	\$246,000.00	\$244,950.00
Fargo, N. Dak., 6s.....	15,000.00	15,000.00	15,000.00
Peterborough, 5s.....	1,030.00	1,000.00	1,000.00
East Portland, Oregon, 6s.....	30,000.00	25,000.00	25,000.00
Omaha, Neb., 5s.....	16,050.00	15,000.00	15,000.00
Fremont, Ohio, 6s.....	41 400.00	36,000.00	36,000.00
	\$374,930.00	\$338,000.00	\$336,950.00
<i>MISCELLANEOUS.</i>			
Metropolitan Railroad Co., Boston, 5s.....	\$26,250.00	\$25,000.00	\$25,000.00
Swift & Co., Ill., 6s.....	20,000.00	20,000.00	18,000.00
Plattsmouth Water Co., Neb., 6s.....	9,000.00	10,000.00	7,000.00
Minneapolis Gas Light Co., 6s.....	36,750.00	35,000.00	35,000.00
Highland Street Railway Co., 6s.....	10,500.00	10,000.00	10,000.00
Topeka Water Supply Co., 6s.....	35,000.00	35,000.00	35,000.00
Sioux City Gas Light Co., Iowa, 7s...	21,000.00	20,000.00	20,000.00
	\$158,500.00	\$155,000.00	\$150,000.00
<i>STOCKS.</i>			
<i>BANK.</i>			
Amoskeag National, Manchester....	\$7,680.00	\$4,800.00	\$4,800.00
Merchants' National, Manchester....	18,620.00	13,300.00	12,313.25
Indian Head National, Nashua.....	2,000.00	1,280.00	1,280.00
Souhegan National, Milford.....	2,990.00	2,600.00	2,600.00
Boston National, Boston.....	5,300.00	5,300.00	5,300.00
Columbian National, Boston.....	1,500.00	1,500.00	1,500.00
Howard National, Boston.....	5,665.00	5,500.00	5,500.00
Merchants' National, Boston.....	11,400.00	7,500.00	7,500.00
Metropolitan National, Boston.....	3,332.00	3,400.00	2,550.00
National Bank of Commerce, Boston	10,240.00	8,000.00	8,000.00
National Bank of North America, Boston.....	9,360.00	8,000.00	8,000.00
Tremont National, Boston.....	5,880.00	6,000.00	6,000.00
Second National, Manchester.....	6,250.00	5,000.00	5,000.00
National Bank of the Common- wealth, Boston.....	12,800.00	10,000.00	10,000.00
Manchester National.....	6,600.00	3,300.00	3,300.00
Shoe & Leather National, Boston....	3,822.00	4,200.00	3,990.00
	\$113,439.00	\$89,680.00	\$87,633.25
<i>RAILROAD.</i>			
Suncook Valley.....	\$12,000.00	\$10,000.00	\$10,000.00
Manchester & Lawrence.....	28,800.00	12,000.00	12,000.00
Concord & Portsmouth.....	25,200.00	14,000.00	14,000.00
Pemigewasset Valley.....	31,250.00	25,000.00	25,000.00
Boston & Albany.....	20,200.00	10,000.00	10,000.00
Illinois Central.....	9,100.00	10,000.00	8,000.00
Chicago, Burlington & Quincy.....	17,000.00	20,000.00	15,000.00
Boston & Maine.....	24,640.00	15,400.00	13,900.00
Old Colony.....	18,200.00	10,000.00	10,000.00
	\$186,390.00	\$126,400.00	\$117,900.00
<i>MANUFACTURING.</i>			
Manchester Mills.....	\$53,125.00	\$42,500.00	\$42,500.00

MASON VILLAGE SAVINGS BANK.—GREENVILLE.

STEPHEN H. BACON, *President.* CHAS. E. MARSH, *Treasurer.*

Trustees—Morton L. Barrett, Joel H. Elliot, William W. Stevenson, Henry L. Kingsbury, Charles E. Hall, Marshall Kimball, George W. Sargent, Charles E. Marsh, William C. Greene, James O. Reed, Jr., Nelson L. Barrett, Henry I. Whitney.

Investment Committee—Morton L. Barrett, Joel H. Elliot, Herbert J. Taft.

STATEMENT.

Liabilities.

Amount due depositors.....	\$157,198.40	\$157,198.40
Guaranty fund.....	5,350.00	5,350.00
Surplus.....	6,816.50	6,816.50
Interest.....	3,032.82	3,032.82
	\$172,397.72	
Premium on bonds and stocks impaired.....	2,392.46	
	\$170,005.26	\$172,397.72

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$12,138.00	\$12,138.00	\$12,138.00
Loans secured by local real estate...	27,675.60	27,675.60	27,675.60
Loans on personal security.....	5,077.75	5,077.75	5,077.75
Loans on personal security (Western).....	5,026.38	5,026.38	5,026.38
Loans on collateral security.....	4,200.00	4,200.00	4,200.00
County, city, town, and district bonds.....	30,990.00	30,000.00	30,613.08
Railroad bonds.....	17,690.00	17,000.00	16,671.88
Miscellaneous bonds.....	43,390.00	46,000.00	46,002.50
Bank stock.....	8,400.00	8,400.00	8,470.00
Railroad stock.....	920.00	4,000.00	3,285.00
Miscellaneous stocks.....	8,200.00	6,800.00	6,940.00
Warrants.....	2,616.89	2,616.89	2,616.89
Cash on deposit in national banks...	2,001.40	2,001.40	2,001.40
Cash on hand.....	1,679.24	1,679.24	1,679.24
	\$170,005.26	\$172,615.26	\$172,397.72

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 28, 1892, to June 28, 1893.

Gross earnings	\$8,280.51
Deduct interest paid out	\$252.82
Deduct expenses	942.12
Deduct state tax	1,187.03
Carried to guaranty fund	288.66
	<hr/>
	2,670.63
Net earnings	\$5,609.88
Dividends July, 1892, and Jan., 1893	4,744.58
	<hr/>
To surplus	\$865.30
Surplus and interest, last examination	\$8,984.02
Increase	865.30
	<hr/>
Surplus and interest, present examination	\$9,849.32

Incorporated 1870.

Examination June 28th, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond, April 21, 1892.

Annual compensation of treasurer, \$400.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$157,198.40; increase since last examination, \$35,538.74.

Amount of deposits received since last examination, including dividends credited, \$60,016.37.

Amount of dividends declared since last examination, \$4,744.58.

Amount paid out on account of deposits since last examination, \$24,477.63.

Total amount loaned or invested in New Hampshire, \$53,972.59.

Total amount loaned or invested in New England, \$62,363.99.

Total amount loaned or invested out of New England, \$110,033.73.

Largest amount loaned to any individual, corporation, or company, \$2,500.

Number of single loans of \$1,000 or less to separate parties in the State, 63.

Total number of loans in the State, 72.

SCHEDULE OF BONDS AND STOCKS OF THE MASON VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern Pacific, 6s.....	\$1,110.00	\$1,000.00	\$1,025.00
Union Pacific, 8s.....	9,180.00	9,000.00	8,216.88
Union Pacific, 6s.....	3,000.00	3,000.00	3,180.00
New York & New England, 6s.....	4,400.00	4,000.00	4,250.00
	\$17,690.00	\$17,000.00	\$16,671.88
COUNTY.			
Kittitas, Wash., 6s.....	\$1,020.00	\$1,000.00	\$1,038.10
Clallam, Col., 6s.....	1,010.00	1,000.00	1,000.00
Garfield, Col., 7s.....	2,100.00	2,000.00	2,105.33
Washington, Idaho, 7s.....	2,120.00	2,000.00	2,120.00
	\$6,250.00	\$6,000.00	\$6,263.43
CITY AND TOWN.			
Quincy, Ill., 6s.....	\$2,080.00	\$2,000.00	\$1,870.00
Rawlins, Wyo., 6s.....	1,000.00	1,000.00	1,000.00
Spokane, Wash., 6s.....	5,350.00	5,000.00	4,997.75
Snohomish, Wash., 6s.....	1,050.00	1,000.00	1,030.00
Medical Lake, Wash., 6s.....	2,060.00	2,000.00	2,060.00
Shelton, Wash., 6s.....	2,000.00	2,000.00	2,020.00
Cerrillos, N. M., 6s.....	2,000.00	2,000.00	2,010.00
	\$15,540.00	\$15,000.00	\$14,987.75
SCHOOL DISTRICT.			
Arapahoe County No. 21, Col., 6s.....	\$1,030.00	\$1,000.00	\$1,020.00
Whatcom County No. 2, Wash., 7s....	2,080.00	2,000.00	2,230.00
Great Falls, Mont., 6s.....	1,040.00	1,000.00	1,037.50
Tooele, No. 1, Utah, 6s.....	2,020.00	2,000.00	2,000.00
Garfield County No. 10, Col., 7s.....	1,030.00	1,000.00	1,074.40
Pineville, Ky., 6s.....	2,000.00	2,000.00	2,000.00
	\$9,200.00	\$9,000.00	\$9,361.90
MISCELLANEOUS.			
Owego Water Co., 6s.....	\$3,000.00	\$3,000.00	\$3,045.00
Southern Kansas Mortgage Co., deb., 6s.....	4,000.00	4,000.00	4,000.00
Equitable Mortgage Co., deb., 7s....	4,700.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	5,600.00	7,000.00	6,980.00
Western Farm Mortgage Trust Co., deb., 7s.....	1,000.00	2,000.00	2,000.00
E. H. Rollins & Sons, deb., 6s.....	5,000.00	5,000.00	4,900.00
Nashua Trust Co., deb., 6s.....	6,000.00	6,000.00	5,880.00
Denver Consolidated Electric Co., 6s	3,000.00	3,000.00	3,000.00
Nashua Street Railway Co., 6s.....	2,000.00	2,000.00	2,070.00
Portland Street Railway Co., Oregon, 6s.....	3,090.00	3,000.00	3,045.00
West End Street Railway, Rockford, Ill., 6s.....	3,000.00	3,000.00	3,022.50
Metropolitan Railway Co., Denver, 6s.....	3,000.00	3,000.00	3,060.00
	\$43,390.00	\$46,000.00	\$46,002.50
STOCKS.			
BANK.			
Second National, Nashua.....	\$8,400.00	\$8,400.00	\$8,470.00

SCHEDULE OF BONDS AND STOCKS OF THE MASON VILLAGE
SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Topeka & Santa Fe.....	\$920.00	\$4,000.00	\$3,285.00
MISCELLANEOUS.			
Massachusetts Real Estate Co.....	\$2,000.00	\$2,000.00	\$2,140.00
New Hampshire Fire Insurance Co..	4,200.00	2,800.00	2,800.00
Capital Fire Insurance Co., Con- cord.....	2,000.00	2,000.00	2,000.00
	\$8,200.00	\$6,800.00	\$6,940.00

MECHANICS' SAVINGS BANK.—MANCHESTER.

HENRY E. BURNHAM, *President*. JOSIAH CARPENTER, *Treasurer*.

Trustees—Henry E. Burnham, N. S. Bean, Frank P. Carpenter,
Charles T. Means, Henry W. Parker, Rufus H. Pike, Josiah
Carpenter.

Investment Committee.—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$405,511.01		\$405,511.01
Guaranty fund.....	15,375.00		15,375.00
Surplus.....	7,129.68		7,129.68
Interest.....	12,264.05		12,264.05
Premium on bonds and stocks.....	4,892.56		
	\$445,172.30		\$440,279.74

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$18,350.00	\$18,350.00	\$18,350.00
Loans secured by Western city mortgages.....	20,000.00	20,000.00	20,000.00
Loans secured by local real estate...	114,662.35	114,662.35	114,662.35
Loans on personal security.....	59,646.48	59,646.48	59,646.48
Loans on personal security (West- ern).....	48,484.58	48,484.58	48,484.58
Loans on collateral security.....	63,700.00	63,700.00	63,700.00
United States bonds.....	1,155.00	1,050.00	1,050.00
County, city, town, and district bonds.....	23,400.00	23,000.00	22,700.00
Railroad bonds.....	25,430.00	28,000.00	29,464.44
Miscellaneous bonds.....	5,000.00	5,000.00	5,000.00
Bank stock.....	30,250.00	25,000.00	25,000.00
Manufacturing stock.....	11,956.00	7,900.00	9,084.00
Certificates of deposit.....	18,496.75	18,496.75	18,496.75
Tax certificates.....	374.97	374.97	374.97
Cash on deposit in national banks....	4,266.17	4,266.17	4,266.17
	\$445,172.30	\$437,931.30	\$440,279.74

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 1, 1892, to March 15, 1893.

Gross earnings	\$24,482.53
Deduct interest paid out	\$1,710.26
Deduct expenses	1,666.47
Deduct state tax	3,774.74
Carried to guaranty fund	1,575.00
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	8,726.47
Net earnings	\$15,756.06
Dividend October 1, 1892	13,720.77
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To surplus	\$2,035.29
Surplus and interest, last examination	\$17,358.44
Increase	2,035.29
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Surplus and interest, present examination	\$19,393.73

Incorporated 1877.

Examination March 15, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond, Jan. 19, 1882.

Clerk, A. S. Carpenter.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$500.

Indebtedness of trustees as principal, \$3,450; as surety, \$1,550.

Amount of deposits, \$405,511.01; increase since last examination, \$28,056.72.

Amount of deposits received since last examination, including dividends credited, \$150,770.27.

Amount of dividends declared since last examination, \$13,720.77.

Amount paid out on account of deposits since last examination, \$122,713.55.

Total amount loaned or invested in New Hampshire, \$275,359.00.

Total amount loaned or invested in New England, \$276,359.00.

Total amount loaned or invested out of New England, \$163,920.74.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 47.

Total number of loans in the State, 108.

SCHEDULE OF BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s.....	\$1,155.00	\$1,050.00	\$1,050.00
RAILROAD.			
Chicago, Milwaukee & St. Paul, H. & D. Div., 7s	\$6,150.00	\$5,000.00	\$6,225.00
Northern Pacific & Montana, 6s.....	7,900.00	10,000.00	10,000.00
Atlantic & Pacific, 4s.....	3,150.00	5,000.00	5,000.00
Kansas City, Fort Scott & Gulf, 7s....	3,330.00	3,000.00	3,234.44
Chicago, Burlington & Quincy, 5s....	4,900.00	5,000.00	5,000.00
	\$25,430.00	\$28,000.00	\$29,464.44
CITY AND TOWN.			
Topeka, Kan., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Grand Forks, N. Dak., 6s	8,400.00	8,000.00	8,000.00
Pierre, S. Dak., 6s.....	10,000.00	10,000.00	9,700.00
	\$23,400.00	\$23,000.00	\$22,700.00
MISCELLANEOUS.			
Western Electrical Consolidated Co., 6s	\$5,000.00	\$5,000.00	\$5,000.00
STOCKS.			
BANK.			
Second National, Manchester.....	\$25,000.00	\$20,000.00	\$20,000.00
Pittsfield National.....	5,250.00	5,000.00	5,000.00
	\$30,250.00	\$25,000.00	\$25,000.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$4,290.00	\$2,000.00	\$3,184.00
Amory Manufacturing Co.....	6,566.00	4,900.00	4,900.00
Boston Manufacturing Co.....	1,100.00	1,000.00	1,000.00
	\$11,956.00	\$7,900.00	\$9,084.00

MEREDITH VILLAGE SAVINGS BANK.—MEREDITH.

GEORGE G. HOYT, *President*. DANIEL E. EATON, *Treasurer*.

Trustees—George G. Hoyt, Samuel W. Rollins, John F. Beede,
Ebenezer Stevens, Justus Erskine, George H. Clark, Edwin Cox,
Daniel E. Eaton, Joseph S. Graves, Fred W. Towle.

Investment Committee—George G. Hoyt, Samuel W. Rollins,
John F. Beede.

STATEMENT.

Liabilities.

Amount due depositors.....	\$589,817.25		\$589,817.25
Guaranty fund.....	30,300.00		30,300.00
Surplus.....	40.66		40.66
Interest.....	9,620.16		9,620.16
Premium on bonds and stocks.....	2,473.00		
	\$632,251.07		\$629,778.07

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$404,182.31	\$404,182.31	\$404,182.31
Loans secured by Western city mortgages.....	100,650.00	100,650.00	100,650.00
Loans secured by local real estate...	12,604.67	12,604.67	12,604.67
Loans on personal security.....	15,383.59	15,383.59	15,383.59
Loans on collateral security.....	35,361.50	35,361.50	35,361.50
County, city, town, and district bonds.....	44,085.00	42,500.00	42,350.00
Railroad bonds.....	1,950.00	2,000.00	1,300.00
Miscellaneous bonds.....	10,000.00	10,000.00	9,900.00
Railroad stock.....	188.00	400.00	200.00
Manufacturing stock.....	350.00	1,400.00	350.00
Cash on deposit in national banks...	2,158.16	2,158.16	2,158.16
Cash on hand.....	5,337.84	5,337.84	5,337.84
	\$632,251.07	\$631,978.07	\$629,778.07

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 12, 1892, to March 30, 1893.

Gross earnings	\$36,311.72
Deduct expenses	\$1,750.99
Deduct state tax	5,359.26
Deduct premiums charged off	2,598.55
Deduct losses charged off	2,521.00
Carried to guaranty fund	3,300.00
	<hr/>
	15,529.80
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Net earnings	\$20,781.92
From surplus	40,229.60
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Dividends July and Oct., 1892, and Jan., 1893	\$61,011.52
	<hr/>
Surplus and interest, last examination	\$49,890.42
From surplus	40,229.60
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Surplus and interest, present examination	\$9,660.82

Incorporated 1869.

Examination March 30, 1893, by Wm. A. Heard.

Treasurer's bond, \$50,000. Date of bond, July 14, 1890.

Annual compensation of treasurer, \$1,200.

Indebtedness of trustees as principal, \$500; as surety, \$100.

Amount of deposits, \$589,817.25; increase since last examination, \$50,293.86.

Amount of deposits received since last examination, including dividends credited, \$143,232.58.

Amount of dividends declared since last examination, \$61,011.52.

Amount paid out on account of deposits since last examination, \$92,938.72.

Total amount loaned or invested in New Hampshire, \$69,037.60.

Total amount loaned or invested in New England, \$71,695.76.

Total amount loaned or invested out of New England, \$558,082.31.

Largest amount loaned to any individual, corporation, or company, \$29,000.

Number of single loans of \$1,000 or less to separate parties in the State, 68.

Total number of loans in the State, 79.

SCHEDULE OF BONDS AND STOCKS OF THE MEREDITH VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROADS.			
Philadelphia & Reading, 7s.....	\$1,000.00	\$1,000.00	\$1,000.00
Consolidated of Vermont, 5s.....	950.00	1,000.00	300.00
	\$1,950.00	\$2,000.00	\$1,300.00
COUNTY.			
Ottawa, Kan., 8s.....	\$4,480.00	\$4,000.00	\$4,000.00
CITY AND TOWN.			
Minneapolis, Minn., 7s.....	\$2,440.00	\$2,000.00	\$1,850.00
Grand Rapids, Mich., 8s.....	2,060.00	2,000.00	2,000.00
Seattle, Wash., 5s.....	10,200.00	10,000.00	10,000.00
Medical Lake, Wash., 6s.....	8,755.00	8,500.00	8,500.00
	\$23,455.00	\$22,500.00	\$22,350.00
SCHOOL DISTRICT.			
Salt Lake, No. 1, Utah, 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
Chaffee County, Col., No. 7, 7s.....	7,070.00	7,000.00	7,000.00
Deer Lodge County, Mont., No. 10, 6s	4,080.00	4,000.00	4,000.00
	\$16,150.00	\$16,000.00	\$16,000.00
MISCELLANEOUS.			
Windsor Land & Investment Co., Denver, Col., 6s.....	\$10,000.00	\$10,000.00	\$9,900.00
STOCKS.			
RAILROAD.			
Consolidated of Vermont.....	\$188.00	\$400.00	\$200.00
MANUFACTURING.			
Meredith Mechanics' Association....	\$350.00	\$1,400.00	\$350.00

MERRIMACK COUNTY SAVINGS BANK.—CONCORD.

LYMAN D. STEVENS, *President.* JOHN KIMBALL, *Treasurer.*

Trustees—Lyman D. Stevens, William M. Chase, John Kimball, John M. Hill, Woodbridge Odlin, George A. Cummings, James L. Mason, Daniel Holden, Charles H. Amsden, Isaac A. Hill, Leland A. Smith, Benjamin A. Kimball, Henry W. Stevens, Frank P. Andrews, David D. Taylor.

Investment Committee—Lyman D. Stevens, John Kimball, Woodbridge Odlin, James L. Mason, Leland A. Smith.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,458,757.79	\$1,458,735.79
Guaranty fund.....	75,000.00	75,000.00
Surplus.....	7,065.65	7,065.65
Interest.....	34,704.72	34,704.72
Premium on bonds and stocks.....	29,392.00	
	\$1,604,898.16	\$1,575,506.16

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$337,250.00	\$337,250.00	\$337,250.00
Loans secured by Western city mortgages.....	91,875.00	91,875.00	91,875.00
Loans secured by local real estate...	250,287.27	250,287.27	250,287.27
Loans on personal security.....	86,855.09	86,855.09	86,855.09
Loans on personal security (Western).....	27,750.00	27,750.00	27,750.00
Loans on collateral security.....	100,275.00	100,275.00	100,275.00
Loans on collateral security (Western).....	26,000.00	26,000.00	26,000.00
County, city, town, and district bonds.....	174,356.60	166,876.60	163,476.60
Railroad bonds.....	137,390.00	149,500.00	135,285.00
Miscellaneous bonds.....	158,750.00	163,000.00	162,100.00
Bank stock.....	31,253.33	14,033.33	22,183.33
Railroad stock.....	75,932.00	78,900.00	72,410.00
Manufacturing stock.....	4,290.00	2,000.00	4,000.00
Miscellaneous stocks.....	52,225.00	42,000.00	45,350.00
Certificates of deposit.....	10,000.00	10,000.00	10,000.00
Real estate by foreclosure.....	15,450.00	15,450.00	15,450.00
Cash on deposit in national banks....	23,472.44	23,472.44	23,472.44
Cash on hand.....	1,486.43	1,486.43	1,486.43
	\$1,604,898.16	\$1,587,011.16	\$1,575,506.16

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 5, 1892, to March 16, 1893.

Gross earnings	\$80,174.35
Deduct interest paid out	\$2,051.17
Deduct expenses	6,493.34
Deduct state tax	12,664.93
Deduct other taxes	1,498.25
Deduct premiums charged off	2,400.80
Deduct losses charged off	6,200.00
Deduct insurance charged off	120.00
Reduction of book value of stocks & bonds	4,860.00
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	36,288.49
Net earnings	\$43,885.86
From surplus	6,377.07
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Dividend October, 1892,	\$50,262.93
Surplus and interest, last examination	\$48,147.44
From surplus	6,377.07
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Surplus and interest, present examination	\$41,770.37

Incorporated 1867.

Examination March 16, 1893, by William A. Heard.

Treasurer's bond, \$100,000. Date of bond, May 10, 1892.

Clerk, Frank P. Andrews.

Annual compensation of treasurer, \$3,200.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$36,406.59; as surety, \$21,200.

Amount of deposits, \$1,458,735.79; increase since last examination, \$142,645.87.

Amount of deposits received since last examination, including dividends credited, \$412,424.27.

Amount of dividends declared since last examination, \$50,262.93.

Amount paid out on account of deposits since last examination, \$269,778.40.

Total amount loaned or invested in New Hampshire, \$518,018.76.

Total amount loaned or invested in New England, \$535,659.56.

Total amount loaned or invested out of New England, \$1,039,846.60.

Largest amount loaned to any individual, corporation, or company, \$30,000.

Number of single loans of \$1,000 or less to separate parties in the State, 145.

Total number of loans in the State, 229.

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK COUNTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Concord & Montreal, 4s.....	\$20,000.00	\$20,000.00	\$20,000.00
Atchison, Topeka & Santa Fé, 4s.....	19,750.00	25,000.00	23,500.00
Kansas Pacific, 6s.....	1,050.00	1,000.00	995.00
Atchison, Topeka & Santa Fé, 4s.....	6,820.00	15,500.00	4,895.00
Atchison, Topeka & Santa Fé, 4s.....	3,950.00	5,000.00	3,350.00
Union Pacific, 6s.....	7,000.00	7,000.00	7,000.00
Ottawa, Oswego & Fox River Valley, 8s.....	14,160.00	12,000.00	12,000.00
Brunswick & Chillicothe, 6s.....	15,000.00	15,000.00	14,945.00
Chicago, Milwaukee & St. Paul, 7s...	6,250.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul, 6s...	12,960.00	12,000.00	12,000.00
Jackson, Lansing & Saginaw, 5s.....	5,150.00	5,000.00	5,000.00
Cincinnati, Lebanon & Northern, 5s...	2,000.00	2,000.00	2,000.00
Republican Valley Railroad Co., 6s...	10,200.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s...	9,800.00	10,000.00	10,000.00
Oregon Short Line & Utah Northern, 5s.....	3,300.00	5,000.00	4,600.00
	\$137,390.00	\$149,500.00	\$135,285.00
COUNTY.			
Rio Grande, Col., 7s.....	\$5,250.00	\$5,000.00	\$5,000.00
Chehalis, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Kittitass, Wash., 6s.....	5,100.00	5,000.00	5,000.00
	\$15,450.00	\$15,000.00	\$15,000.00
CITY AND TOWN.			
East St. Louis, Ill., 5s.....	\$9,450.00	\$9,000.00	\$6,000.00
Cincinnati, Ohio, 7s.....	6,200.00	5,000.00	5,000.00
Rock Island, Ill., 6s.....	1,500.00	1,000.00	1,050.00
South Denver, Col., 6s.....	10,300.00	10,000.00	10,000.00
Los Angeles, Cal., 5s.....	10,100.00	10,000.00	10,000.00
Kansas City, Mo., 8s.....	11,300.00	10,000.00	10,000.00
Marshalltown, Iowa, 8s.....	14,300.00	13,000.00	13,000.00
Minneapolis, Minn., 7s.....	2,440.00	2,000.00	2,000.00
Brookville, Kan., 10s.....	500.00	500.00	500.00
Lakeland, Minn., 7s.....	5,250.00	5,000.00	5,000.00
Walla Walla, Wash., 6s.....	5,350.00	5,000.00	5,000.00
Ogden City, Utah, 5s.....	5,000.00	5,000.00	5,000.00
Superior, Wis., 6s.....	5,000.00	5,000.00	4,925.00
Topeka, Kan., 6s.....	9,376.60	9,376.60	9,376.60
Colorado Springs, Col., 6s.....	5,200.00	5,000.00	5,000.00
Salt Lake City, Utah, 5s.....	5,000.00	5,000.00	4,800.00
Ellensburg, Wash., 6s.....	6,000.00	6,000.00	6,000.00
Ogden City, Utah, 5s.....	5,000.00	5,000.00	4,875.00
Provo City, Utah, 6s.....	6,300.00	6,000.00	6,000.00
Woodland, Cal., 5s.....	5,000.00	5,000.00	5,000.00
Jersey City, N. J., 6s.....	1,040.00	1,000.00	1,000.00
Redland, Cal., 6s.....	5,200.00	5,000.00	5,000.00
Astoria, Oregon, 6s.....	3,120.00	3,000.00	3,000.00
Boulder, Col., 5s.....	4,850.00	5,000.00	4,950.00
	\$142,776.60	\$135,876.60	\$132,476.60
SCHOOL DISTRICT.			
Arapahoe County No. 2, Col., 6s.....	\$5,100.00	\$5,000.00	\$5,000.00
“ “ No. 5, Col., 6s.....	1,030.00	1,000.00	1,000.00
“ “ No. 17, Col., 5s.....	5,000.00	5,000.00	5,000.00
Wyandotte County, Kansas City, Kan., 5s.....	5,000.00	5,000.00	5,000.00
	\$16,130.00	\$16,000.00	\$16,000.00

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK COUNTY
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Ogdensburg Car Trust, 6s	\$3,000.00	\$3,000.00	\$3,000.00
Grand Forks Gas & Electric, N. Dak., 6s.....	5,000.00	5,000.00	4,950.00
Winfield Gas Co., 7s.....	5,000.00	5,000.00	5,000.00
Minneapolis Gas Light Co., 6s.....	5,250.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	10,000.00	10,000.00	10,000.00
Streator Aqueduct Co., 6s.....	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	5,000.00	5,000.00	5,000.00
Wakefield Water Co., Mass., 5s.....	5,000.00	5,000.00	4,675.00
Ann Arbor Water Co., Mich., 6s.....	5,000.00	5,000.00	5,000.00
Xenia Water Co., Ohio, 6s.....	10,000.00	10,000.00	10,000.00
National Water-Works Co., N. Y., 6s	5,000.00	5,000.00	4,900.00
Fort Plains Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Parson's Water Co., Kan., 6s.....	5,000.00	5,000.00	4,900.00
Dayton Water-Works, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Danville Water Co., Ill., 6s.....	10,000.00	10,000.00	9,750.00
Crippen, Lawrence & Co., deb., 6s...	10,000.00	10,000.00	10,000.00
Davidson Investment Co., deb., 7s...	2,500.00	5,000.00	5,000.00
Central Loan & Land Co., deb., 6s...	10,000.00	10,000.00	9,950.00
Kansas Loan & Trust Co., deb., 6s...	5,000.00	5,000.00	4,975.00
New Hampshire Trust Co., deb., 6s...	8,000.00	10,000.00	10,000.00
Iowa Loan & Trust Co., deb., 5½s...	15,000.00	15,000.00	15,000.00
Metropolitan Railway Co., Den- ver, 6s.....	5,000.00	5,000.00	5,000.00
Evansville Street Railway Co., Ind., 6s.....	5,000.00	5,000.00	5,000.00
Globe Safety Deposit Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
	\$158,750.00	\$163,000.00	\$162,100.00
STOCKS.			
BANK.			
Mechanicks National, Concord.....	\$8,000.00	\$5,000.00	\$8,000.00
First National, Concord.....	13,300.00	3,500.00	6,550.00
National State Capital, Concord.....	7,320.00	3,000.00	4,800.00
Second National, Nashua.....	2,200.00	2,200.00	2,400.00
New Hampshire National, Ports- mouth.....	433.33	333.33	433.33
	\$31,253.33	\$14,033.33	\$22,183.33
RAILROAD.			
Cincinnati, Lebanon & Northern.....	\$4,000.00	\$10,000.00	\$5,000.00
Concord & Montreal, class 1.....	14,000.00	10,000.00	10,000.00
Fort Wayne & Jackson.....	7,700.00	7,000.00	4,780.00
Chicago & Alton.....	15,732.00	11,400.00	12,400.00
Chicago, Burlington & Quincy.....	34,000.00	40,000.00	39,730.00
Concord & Montreal.....	500.00	500.00	500.00
	\$75,932.00	\$78,900.00	\$72,410.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$4,290.00	\$2,000.00	\$4,000.00
MISCELLANEOUS.			
Quincy Railroad Bridge.....	\$22,100.00	\$13,000.00	\$17,000.00
Board of Trade Building, Concord...	20,625.00	16,500.00	16,600.00
Iowa Loan & Trust Co.....	5,000.00	5,000.00	5,000.00
Muscatine Mortgage & Trust Co.....	1,500.00	3,000.00	2,250.00
Topeka Investment Co.....	500.00	2,000.00	2,000.00
Kansas Loan & Trust Co.....	2,500.00	2,500.00	2,500.00
	\$52,225.00	\$42,000.00	\$45,350.00

MERRIMACK RIVER SAVINGS BANK.—MANCHESTER.

FREDERICK SMYTH, *President*. FREDERICK SMYTH, *Treasurer*.

Trustees—Frederick Smyth, William F. Head, James M. Varnum, Thomas Wheat, David Cross, John Q. A. Eager, M. V. B. Edgerly, Charles H. Bartlett, Freeman Higgins, Henry Sanderson, William Crane, John Porter, James F. Baldwin, Jacob F. James, Josiah G. Dearborn, Francis B. Eaton, Arthur H. Hale, Horatio Fradd.

Investment Committee—Frederick Smyth, A. F. Emerson, Arthur H. Hale.

STATEMENT.

Liabilities.

Amount due depositors	\$3,007,236.62	\$3,007,236.62
Guaranty fund.....	170,000.00	170,000.00
Surplus.....	37,960.98	37,960.98
Interest.....	62,222.43	62,222.43
Premium on bonds and stocks	255,880.60	
	\$3,533,300.63	\$3,277,420.03

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$548,680.63	\$548,680.63	\$548,680.63
Loans secured by Western city mortgages.....	225,250.00	225,250.00	225,250.00
Loans secured by local real estate...	126,455.01	126,455.01	126,455.01
Loans on personal security.....	168,700.00	168,700.00	168,700.00
Loans on personal security (Western).....	155,000.00	155,000.00	155,000.00
Loans on collateral security.....	67,269.76	67,269.76	67,269.76
Loans on collateral security (Western).....	45,050.00	45,050.00	45,050.00
County, city, town, and district bonds.....	336,820.00	322,500.00	319,698.66
Railroad bonds	1,048,930.00	1,081,000.00	1,044,995.00
Miscellaneous bonds.....	110,400.00	116,000.00	115,400.00
Bank stock.....	160,602.00	108,600.00	108,407.50
Railroad stock.....	400,113.00	241,380.00	216,767.24
Manufacturing stock.....	7,239.00	3,600.00	2,955.00
Warrants.....	14,476.70	14,476.70	14,476.70
Real estate by foreclosure.....	55,118.64	55,118.64	55,118.64
Cash on deposit in national banks ...	63,195.89	63,195.89	63,195.89
	\$3,533,300.63	\$3,342,276.63	\$3,277,420.03

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 11, 1892, to March 20, 1893.

Gross earnings	\$197,542.99
Deduct interest paid out	\$8,899.61
Deduct expenses	6,944.49
Deduct state tax	29,709.23
Deduct premiums charged off	43,643.03
Deduct losses charged off	15,100.00
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	104,296.36
Net earnings	\$93,246.63
From surplus	21,678.07
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Dividend October, 1892	\$114,924.70
Surplus and interest, last examination	\$121,861.48
From surplus	21,678.07
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Surplus and interest, present examination	\$100,183.41

Incorporated 1858.

Examination March 20, 1893, by A. W. Baker.

Treasurer's bond, \$175,000. Date of bond, Nov. 1, 1889.

Clerks, A. F. Emerson and E. E. Smith.

Annual compensation of treasurer, \$5,480.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, \$3,800; as surety, \$500.

Amount of deposits, \$3,007,236.62; decrease since last examination, \$68,244.52.

Amount of deposits received since last examination, including dividends credited, \$740,712.88.

Amount of dividends declared since last examination, \$114,924.70

Amount paid out on account of deposits since last examination, \$808,957.40.

Total amount loaned or invested in New Hampshire, \$925,408.34.

Total amount loaned or invested in New England, \$1,014,750.40.

Total amount loaned or invested out of New England, \$2,262,669.63.

Largest amount loaned to any individual, corporation, or company, \$100,000.

Number of single loans of \$1,000 or less to separate parties in the State, 52.

Total number of loans in the State, 101

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
James River Valley, 6s.....	\$18,000.00	\$20,000.00	\$20,000.00
Toledo, Ann Arbor & No. Mich., 6s...	23,250.00	25,000.00	22,000.00
Boston, Concord & Montreal, 6s.....	28,000.00	25,000.00	25,000.00
Chicago, Milwaukee & St. Paul, H. & D. Division, 6s	123,000.00	100,000.00	100,000.00
Chicago, Milwaukee & St. Paul, Wisconsin Valley Division, 6s.....	48,600.00	45,000.00	45,000.00
Chicago, Milwaukee & St. Paul, Southwestern Division, 6s.....	47,730.00	43,000.00	43,000.00
Chicago & Northwestern, 6s.....	54,500.00	50,000.00	50,000.00
Utah Southern, 7s.....	20,400.00	20,000.00	20,000.00
Kansas Pacific, 6s.....	10,500.00	10,000.00	10,000.00
Missouri Valley Blair Railway Bridge Co., 6s.....	78,000.00	78,000.00	78,000.00
Northern Pacific & Montana, 6s.....	19,750.00	25,000.00	24,525.00
Atchison, Topeka & Santa Fe, 5s.....	22,000.00	50,000.00	100,165.00
Atchison, Topeka & Santa Fe, 4s.....	63,200.00	80,000.00	
Central Washington, 6s.....	282,000.00	300,000.00	297,305.00
Concord & Montreal, 4s.....	210,000.00	210,000.00	210,000.00
	\$1,048,930.00	\$1,081,000.00	\$1,044,995.00
COUNTY.			
Bernalillo, N. M., 6s.....	\$5,150.00	\$5,000.00	\$5,000.00
Socorro, N. M., 6s.....	12,750.00	12,500.00	11,875.00
Montrose, Col., 6s.....	5,150.00	5,000.00	4,900.00
Rio Grande, Col., 7s.....	10,500.00	10,000.00	10,000.00
Jefferson, Col., 6s.....	14,280.00	14,000.00	13,878.66
Saguache, Col., 7s.....	16,800.00	16,000.00	16,000.00
Weston, Wyo., 6s.....	8,240.00	8,000.00	7,920.00
Natrona, Wyo., 6s.....	6,060.00	6,000.00	5,940.00
Delta, Col., 8s.....	10,000.00	10,000.00	10,000.00
	\$88,930.00	\$86,500.00	\$85,513.66
CITY AND TOWN.			
Manchester, 6s.....	\$1,080.00	\$1,000.00	\$1,000.00
Chicago, Ill., 7s.....	10,800.00	10,000.00	9,825.00
Minneapolis, Minn., 7s.....	7,320.00	6,000.00	5,400.00
Newport, Ky., 7 3-10s.....	60,950.00	53,000.00	52,760.00
Petersburg, Va., 5s.....	100,000.00	100,000.00	100,000.00
Canon City, Col., 7s.....	18,540.00	18,000.00	17,880.00
Superior, Wis., 6s.....	10,000.00	10,000.00	9,900.00
North Yakimo, Wash., 6s.....	10,000.00	10,000.00	10,000.00
Chicago, Ill., 7s.....	10,100.00	10,000.00	9,750.00
Chicago, Ill., 7s.....	11,100.00	10,000.00	9,750.00
	\$239,890.00	\$228,000.00	\$226,265.00
DISTRICT.			
Moscow, Idaho, Independent No. 5, 6s	\$8,000.00	\$8,000.00	\$7,920.00
MISCELLANEOUS.			
Illinois Construction Co., 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Salina Water-Works, Kan., 6s.....	10,000.00	10,000.00	9,800.00
Topeka Water-Works, Kan., 6s.....	10,000.00	10,000.00	9,800.00
Sunny Side Co., Conn., 6s.....	25,000.00	25,000.00	25,000.00
Denver Consolidated Electric Co., Col., 6s.....	3,000.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s..	22,400.00	28,000.00	28,000.00
Crippen, Lawrence & Co., deb., 6s....	30,000.00	30,000.00	29,800.00
	\$110,400.00	\$116,000.00	\$115,400.00

SCHEDULE OF BONDS AND STOCKS OF THE MERRIMACK RIVER
SAVINGS BANK.—Continued.

STOCKS.	Market Value,	Par Value.	Value on Books.
BANK.			
First National, Manchester.....	\$132,750.00	\$88,500.00	\$88,500.00
Amoskeag National, Manchester....	7,520.00	4,700.00	4,700.00
People's National, Laconia.....	1,100 00	1,000.00	1,000.00
Laconia National, Laconia.....	2,400.00	2,000.00	2,000.00
Merchants' National, Manchester....	11,200.00	8,000.00	7,807.50
National Bank of the Commonwealth, Boston.....	5,632.00	4,400.00	4,400.00
	\$160,602.00	\$108,600.00	\$108,407.50
RAILROAD.			
Manchester & Lawrence.....	\$14,160.00	\$5,900.00	\$5,900.00
Suncook Valley.....	18,000.00	15,000.00	15,000.00
Pemigewasset Valley	28,000.00	22,400.00	22,400.00
Northern N. H.....	19,865.00	13,700.00	13,700.00
Fitchburg.....	7,128.00	8,800.00	8,279.50
Concord & Portsmouth.....	18,000.00	10,000.00	10,000.00
Concord & Montreal, class 1.....	2,240.00	1,600.00	1,600.00
“ “ “ 2.....	7,840.00	5,600.00	5,600.00
“ “ “ 3.....	35,000.00	25,000.00	25,000.00
“ “ “ 4.....	233,000.00	116,500.00	92,407.74
“ “ “ 4, rights..	16,880.00	16,880.00	16,880.00
	\$400,113.00	\$241,380.00	\$216,767.24
MANUFACTURING.			
Amory Manuf'g Co.....	\$804.00	\$600.00	\$400.00
Amoskeag Manuf'g Co.....	6,435.00	3,000.00	2,555.00
	\$7,239.00	\$3,600.00	\$2,955.00

MILFORD SAVINGS BANK.—MILFORD.

ROBERT M. WALLACE, *President*. WM. M. KNOWLTON, *Treasurer*.

Trustees—John E. Bruce, John Haddock, William H. W. Hinds, John McLane, William M. Knowlton, Robert M. Wallace, George E. Clarke, John A. Ober, Carl E. Knight, James E. Webster, Frank Hartshorn, Frank W. Richardson.

Investment Committee—Robert M. Wallace, William M. Knowlton, William H. W. Hinds, Carl E. Knight, John McLane.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,257,079.11	\$1,257,079.11
Guaranty fund.....	50,000.00	50,000.00
Interest.....	25,931.49	25,931.49
	\$1,333,010.60	
Premium on bonds and stocks im- paired.....	34,840.54	
	\$1,298,170.06	\$1,333,010.60

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$422,636.15	\$422,636.15	\$422,636.15
Loans secured by Western city mortgages.....	146,929.84	146,929.84	146,929.84
Loans secured by local real estate...	104,075.00	104,075.00	104,075.00
Loans on personal security (West- ern).....	5,000.00	5,000.00	5,000.00
Loans on collateral security.....	5,900.00	5,900.00	5,900.00
County, city, town, and district bonds.....	302,455.00	307,000.00	307,000.00
Railroad bonds.....	12,100.00	12,000.00	12,000.00
Miscellaneous bonds.....	173,350.00	190,500.00	190,370.54
Bank stock.....	30,700.00	32,700.00	32,700.00
Railroad stock.....	600.00	600.00	600.00
Miscellaneous stocks.....	15,025.00	26,400.00	26,400.00
Warrants.....	6,477.66	6,477.66	6,477.66
Real estate by foreclosure.....	61,295.00	61,295.00	61,295.00
Real estate purchased.....	3,000.00	3,000.00	3,000.00
Cash on deposit in national banks....	7,659.38	7,659.38	7,659.38
Cash on hand.....	967.03	967.03	967.03
	\$1,298,170.06	\$1,333,140.06	\$1,333,010.60

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 21, 1892, to May 9, 1893.

Gross earnings	\$77,470.20
Deduct interest paid out	\$1,362.06
Deduct expenses	3,442.91
Deduct state tax	12,811.51
Deduct Western taxes	4,296.52
Deduct premiums charged off	1,454.22
Deduct foreclosure expenses (Western)	10,263.84
	<hr/>
	33,631.06
Net earnings	\$43,839.14
From interest account	715.45
	<hr/>
Dividends Aug., 1892, and Jan., 1893	44,554.59
Interest, last examination	\$26,646.94
Decrease	715.45
	<hr/>
Interest, present examination	\$25,931.49

Incorporated 1859.

Examination May 9, 1893, by James O. Lyford and A. W. Baker.
Treasurer's bond, \$85,000. Date of bond, April 6, 1892.

Clerk, William A. Guild.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$900.

Indebtedness of trustees as principal, nothing; as surety, nothing.
Amount of deposits, \$1,257,079.11; decrease since last examination, \$5,442.18.

Amount of deposits received since last examination, including dividends credited, \$262,514.65.

Amount of dividends declared since last examination, \$44,554.59.

Amount paid out on account of deposits since last examination, \$267,956.83.

Total amount loaned or invested in New Hampshire, \$174,501.41.

Total amount loaned or invested in New England, \$184,501.41.

Total amount loaned or invested out of New England, \$1,148,509.19.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 84.

Total number of loans in the State, 113.

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
North Missouri, 7s.....	\$2,100.00	\$2,000.00	\$2,000.00
Concord & Montreal, 4s.....	10,000.00	10,000.00	10,000.00
	\$12,100.00	\$12,000.00	\$12,000.00
COUNTY.			
San Miguel, N. M., 6s.....	\$5,050.00	\$5,000.00	\$5,000.00
Lee, Iowa, 6s.....	7,000.00	7,000.00	7,000.00
Montgomery, Kan., 7s.....	9,450.00	9,000.00	9,000.00
Rush, Kan., 6s.....	3,000.00	3,000.00	3,000.00
Polk, Neb., 10s.....	5,500.00	5,000.00	5,000.00
Todd, Minn., 7s.....	5,250.00	5,000.00	5,000.00
San Miguel, N. M., 10s.....	5,250.00	5,000.00	5,000.00
Socorro, N. M., 6s.....	19,380.00	19,000.00	19,000.00
Sierra, N. M., 6s.....	3,090.00	3,000.00	3,000.00
Dawson, Kan., 7s.....	5,350.00	5,000.00	5,000.00
Kingman, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Laramie, Wyo., 6s.....	5,150.00	5,000.00	5,000.00
Lincoln, Kan., 6s.....	10,800.00	10,000.00	10,000.00
Douglas, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Bernalillo, N. M., 7s.....	5,250.00	5,000.00	5,000.00
Grant, N. M., 6s.....	5,000.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Ouray, Col., 8s.....	5,200.00	5,000.00	5,000.00
Chaves, N. M., 6s.....	5,000.00	5,000.00	5,000.00
Logan, Oklahoma, 6s.....	4,750.00	5,000.00	5,000.00
	\$124,870.00	\$121,000.00	\$121,000.00
CITY AND TOWN.			
Keokuk, Iowa, 6s.....	\$3,060.00	\$3,000.00	\$3,000.00
Dubuque, Iowa, 6s.....	3,180.00	3,000.00	3,000.00
Warsaw, Ill., 6s.....	3,000.00	3,000.00	3,000.00
Muscatine, Iowa, 6s.....	15,900.00	15,900.00	15,900.00
Cherryvale, Kan., 7s.....	8,240.00	8,000.00	8,000.00
Wichita, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas City, Kan., 6s.....	3,060.00	3,000.00	3,000.00
Wellington, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Evansville, Ind., 4s.....	9,000.00	9,000.00	9,000.00
Watertown, So. Dak., 6s.....	5,150.00	5,000.00	5,000.00
Dublin, Iowa, 6s.....		12,000.00	12,000.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Grand Forks, So. Dak., 6s.....	5,150.00	5,000.00	5,000.00
Riley, Ohio, 6s.....	5,100.00	5,000.00	5,000.00
Sumner, Kan., 7s.....	2,060.00	2,000.00	2,000.00
La Roy, Kan., 7s.....	7,931.00	7,700.00	7,700.00
Spring Creek, Kan., 6s.....	1,545.00	1,500.00	1,500.00
Union, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Elk Falls, Kan., 7s.....	6,760.00	6,500.00	6,500.00
Centre, Kan., 5s.....	970.00	1,000.00	1,000.00
Toronto, Kan., 7s.....	3,640.00	3,500.00	3,500.00
South Haven, Kan., 6s.....	10,300.00	10,000.00	10,000.00
Belle Plain, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Centreville, Kan., 6s.....	5,150.00	5,000.00	5,000.00
Las Animas, Col., 8s.....	5,400.00	5,000.00	5,000.00
Milford, 4s.....	10,100.00	10,000.00	10,000.00
Pueblo, Col., 6s.....	5,200.00	5,000.00	5,000.00
Deadwood, So. Dak., 6s.....	5,000.00	5,000.00	5,000.00
West Duluth, Minn., 7s.....	10,400.00	10,000.00	10,000.00
	\$160,596.00	\$169,100.00	\$169,100.00

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.			
McPherson County No. 20, Kan., 6s...	\$4,500.00	\$4,500.00	\$4,500.00
Montgomery County No. 5, Kan., 6s	2,000.00	2,000.00	2,000.00
Bent County No. 11, Col., 8s.....	2,550.00	2,500.00	2,500.00
Holt County No. 44, Neb., 7s.....	909.00	900.00	900.00
Butler County No. 71, Neb., 5s.....	4,000.00	4,000.00	4,000.00
Las Animas, No. 1, Col., 6s.....	3,030.00	3,000.00	3,000.00
	\$16,989.00	\$16,900.00	\$16,900.00
MISCELLANEOUS.			
Burlington Electric Lighting Co., Iowa, 6s.....	\$4,000.00	\$4,000.00	\$4,000.00
Omaha Water-Works, Neb., 6s.....	10,000.00	10,000.00	10,000.00
Topeka Water Supply Co., 6s.....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	24,000.00	30,000.00	30,000.00
Nebraska Loan & Trust Co., deb., 6s	500.00	500.00	500.00
St. Cloud Gas & Electric Co., 7s.....	5,000.00	5,000.00	5,000.00
Davidson Investment Co., deb., 7s...	3,500.00	7,000.00	7,000.00
Winfield Mortgage & Trust Co., deb., 6s.....	2,000.00	2,000.00	2,000.00
Security Investment Co., Cawker City, Kan., deb., 6s.....		5,000.00	4,870.54
Newark & Granville Electric Street Railway, Newark, Ohio, 6s.....	4,750.00	5,000.00	5,000.00
Dallas Rapid Transit Railway Co., 6s	5,000.00	5,000.00	5,000.00
Nashua Card & Glazed Paper Co., 6s	5,100.00	5,000.00	5,000.00
Newton Water Co., Kan.....	3,000.00	6,000.00	6,000.00
Owensborough Water Co., Ky., 6s...	5,000.00	5,000.00	5,000.00
Kearney Canal & Water Supply Co., Neb., 6s.....	10,000.00	10,000.00	10,000.00
Red Oak Investment Co., deb., 5s....	5,000.00	5,000.00	5,000.00
Denver Water Co., 7s.....	5,000.00	5,000.00	5,000.00
Fairfield Gas & Electric Co., Iowa, 6s	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., Dak., 6s.....	6,000.00	6,000.00	6,000.00
Bessemer Ditch Co., Col., 7s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, Denver, 6s.....	5,000.00	5,000.00	5,000.00
Fort Madison Water Co., Iowa, 6s...	5,000.00	5,000.00	5,000.00
Des Moines Water Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Charlestown Gas & Electric Co., W. Va., 6s.....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Minneapolis Street Railway Co., Minn., 5s.....	5,000.00	5,000.00	5,000.00
Salt Lake City Railway Co., Utah, 6s	10,200.00	10,000.00	10,000.00
Metropolitan Railway Co., Denver, Col., 6s.....	5,000.00	5,000.00	5,000.00
West End Street Railway Co., Bos- ton, 5s.....	10,300.00	10,000.00	10,000.00
	\$173,350.00	\$190,500.00	\$190,370.54
STOCKS.			
BANK.			
Citizens' Wichita, Kan.....		\$2,000.00	\$2,000.00
Manufacturers' National, Leaven- worth, Kan.....	\$2,500.00	2,500.00	2,500.00
Souhegan National, Milford.....	18,700.00	18,700.00	18,700.00
National, Ashland, Neb.....	2,500.00	2,500.00	2,500.00
North Platte National, Neb.....	2,000.00	2,000.00	2,000.00
Globe Savings Bank, Chicago.....	5,000.00	5,000.00	5,000.00
	\$30,700.00	\$32,700.00	\$32,700.00

SCHEDULE OF BONDS AND STOCKS OF THE MILFORD SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Peterborough.....	\$600.00	\$600.00	\$600.00
MISCELLANEOUS.			
Nebraska Loan & Trust Co.....	\$1,875.00	\$2,500.00	\$2,500.00
Dakota Loan & Trust Co.....	1,000.00	2,000.00	2,000.00
Trust Company of America.....	2,900.00	2,900.00	2,900.00
Winfield Mortgage & Trust Co., Kan.	500.00	1,000.00	1,000.00
Red Oak Investment Co.....	5,000.00	5,000.00	5,000.00
Wichita Loan & Trust Co.....	1,250.00	2,500.00	2,500.00
New England Loan & Trust Co.....	2,500.00	2,500.00	2,500.00
New Hampshire Trust Co.....		8,000.00	8,000.00
	\$15,025.00	\$26,400.00	\$26,400.00

MONADNOCK SAVINGS BANK—EAST JAFFREY.

OSCAR H. BRADLEY, *President*.PETER UPTON, *Treasurer*.

Trustees—Oscar H. Bradley, Benjamin Pierce, George A. Underwood, John B. Shedd, Alfred Sawyer, Derostus P. Emory, Warren W. Emory, Alvin J. Bemis, Julius E. Prescott, Ezra S. Stearns, Calvin B. Perry, R. A. Hubbard, C. W. Warren.

Investment Committee—Oscar H. Bradley, Peter Upton, Benjamin Pierce, Derostus P. Emory, John B. Shedd.

STATEMENT.

Liabilities.

Amount due depositors.....	\$653,862.58		\$653,862.58
Guaranty fund.....	31,868.45		31,868.45
Surplus.....	2,474.89		2,474.89
Interest.....	9,639.71		9,639.71
	\$697,845.63		
Premium on bonds and stocks im- paired.....	4,437.17		
	\$693,408.46		\$697,845.63

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$165,296.16	\$165,296.16	\$165,296.16
Loans secured by Western city mortgages.....	130,369.47	130,369.47	130,369.47
Loans secured by local real estate...	74,780.66	64,780.66	74,780.66
Loans on personal security.....	4,217.00	4,217.00	4,217.00
Loans on collateral security.....	73,950.00	73,950.00	73,950.00
Loans on collateral security (West- ern).....	8,000.00	8,000.00	8,000.00
County, city, town, and district bonds.....	74,239.00	71,900.00	70,970.00
Railroad bonds.....	36,300.00	36,500.00	34,893.55
Miscellaneous bonds.....	56,800.00	57,600.00	57,600.00
Bank stock.....	15,300.00	11,200.00	14,362.62
Miscellaneous stocks.....	5,750.00	15,000.00	15,000.00
Tax certificates.....	799.15	799.15	799.15
Real estate by foreclosure.....	27,452.58	27,452.58	27,452.58
Bank fixtures.....	1,850.00	1,850.00	1,850.00
Cash on deposit in national banks...	18,304.44	18,304.44	18,304.44
	\$693,408.46	\$697,219.46	\$697,845.63

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 21, 1892, to May 9, 1893.

Gross earnings	\$35,287.45
Deduct expenses	\$2,456.98
Deduct state tax	6,062.34
Deduct premiums charged off	674.50
Deduct losses charged off	2,000.00
Carried to guaranty fund	2,936.40
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	14,130.22
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Net earnings	\$21,157.23
From surplus	3,696.45
	<hr/>
Dividends July, 1892, and Jan., 1893	\$24,853.68
Surplus and interest, last examination	\$15,811.05
From surplus	3,696.45
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Surplus and interest, present examination	\$12,114.60

Incorporated June, 1869.

Examination May 9, 1893, by William A. Heard.

Treasurer's bond, \$55,000. Date of bond, various dates.

Clerk, Mrs. Lana M. Rich.

Annual compensation of treasurer, \$1,300.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$1,770.92; as surety, nothing.

Amount of deposits, \$653,862.58; increase since last examination, \$15,149.49.

Amount of deposits received since last examination, including dividends credited, \$92,241.76.

Amount of dividends declared since last examination, \$24,853.68.

Amount paid out on account of deposits since last examination, \$77,092.27.

Total amount loaned or invested in New Hampshire, \$215,964.72.

Total amount loaned or invested in New England, \$235,808.47.

Total amount loaned or invested out of New England, \$462,037.16.

Largest amount loaned to any individual, corporation, or company, \$50,000.

Number of single loans of \$1,000 or less to separate parties in the State, 94.

Total number of loans in the State, 118.

SCHEDULE OF BONDS AND STOCKS OF THE MONADNOCK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Oregon Ry. & Navigation Co., 6s.....	\$3,270.00	\$3,000.00	\$2,977.50
Fitchburg, Mass., 6s.....	5,350.00	5,000.00	5,243.75
Cheshire, 6s.....	14,580.00	13,500.00	13,500.00
Kansas Pacific, 6s.....	2,100.00	2,000.00	1,952.30
Oregon Improvement Co., 6s.....	2,880.00	3,000.00	2,973.75
New York & New England, 6s.....	5,000.00	5,000.00	5,000.00
Cashocton Southern, 5s.....	1,800.00	2,000.00	1,600.00
Atchison, Topeka & Santa Fe, 5s.....	1,320.00	3,000.00	1,646.25
	\$36,300.00	\$36,500.00	\$34,893.55
COUNTY.			
Summit, Col., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00
Montrose, Col., 6s.....	10,300.00	10,000.00	9,200.00
Pitkin, Col., 6s.....	4,080.00	4,000.00	4,000.00
San Miguel, N. M., 6s.....	4,040.00	4,000.00	4,000.00
	\$19,470.00	\$19,000.00	\$18,200.00
CITY AND TOWN.			
Muskegon, Mich., 8s.....	\$1,575.00	\$1,500.00	\$1,500.00
Washington, Ind., 8s.....	1,080.00	1,000.00	1,030.00
Erie, Pa., 7s.....	2,080.00	2,000.00	1,840.00
Plum Creek, Neb., 7s.....	1,050.00	1,000.00	1,000.00
Wahpeton, Dak., 8s.....	3,150.00	3,000.00	3,000.00
Dunkirk, N. Y., 7s.....	1,100.00	1,000.00	1,000.00
Las Animas, Col., 8s.....	5,400.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Big Bend, Kan., 8s.....	400.00	400.00	400.00
Brazil, Ind., 9s.....	1,000.00	1,000.00	1,000.00
Central City, Col., 7s.....	3,210.00	3,000.00	3,000.00
Argentine, Kan., 6s.....	3,000.00	3,000.00	3,000.00
Clinton, Iowa, 6s.....	10,300.00	10,000.00	10,000.00
Snohomish, Wash., 6s.....	5,250.00	5,000.00	5,000.00
New Whatcom, Wash., 6s.....	5,000.00	5,000.00	5,000.00
	\$48,745.00	\$46,900.00	\$46,770.00
SCHOOL DISTRICT.			
Huron Board of Educat'n, So.Dak., 6s	\$5,000.00	\$5,000.00	\$5,000.00
Lewellyn Park, Dak., 7s.....	412.00	400.00	400.00
Pleasant Valley, Dak., 7s.....	612.00	600.00	600.00
	\$6,024.00	\$6,000.00	\$6,000.00
MISCELLANEOUS.			
Ottumwa Water Co., Iowa, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
National Water Co., N. Y., 6s.....	5,000.00	5,000.00	5,000.00
St. Cloud Gas & Electric Co., Minn., 7s	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Kansas City Electric Light Co., Mo., 6s.....	5,000.00	5,000.00	5,000.00
Hutchinson Water, Light & Power Co., Kan., 6s.....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	3,200.00	4,000.00	4,000.00
Manchester Electric Co., 6s.....	5,000.00	5,000.00	5,000.00
Evansville Street Railway, Ind., 6s..	4,000.00	4,000.00	4,000.00
National Cordage Co., 8s.....	9,600.00	9,600.00	9,600.00
	\$56,800.00	\$57,600.00	\$57,600.00

SCHEDULE OF BONDS AND STOCKS OF THE MONADNOCK SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Monadnock National.....	\$7,680.00	\$6,400.00	\$8,262.62
First National, Peterborough.....	420.00	300.00	384.00
Cheshire National, Keene.....	3,300.00	2,200.00	2,731.00
Keene National, Keene.....	2,600.00	1,300.00	1,690.00
Connecticut River National, Charles- town.....	1,300.00	1,000.00	1,295.00
	\$15,300.00	\$11,200.00	\$14,362.62
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$5,750.00	\$5,000.00	\$5,000.00
New Hampshire Trust Co.....	.....	10,000.00	10,000.00
	\$5,750.00	\$15,000.00	\$15,000.00

NASHUA SAVINGS BANK—NASHUA.

WILLIAM W. BAILEY, *President*. VIRGIL C. GILMAN, *Treasurer*.

Trustees—Edward Spalding, Charles H. Campbell, William W. Bailey, Augustus G. Reed, Virgil C. Gilman, Gilman C. Shattuck, Joseph W. Howard, William H. Beasom, John B. Tillotson.

Investment Committee—Edward Spalding, Augustus G. Reed, Gilman C. Shattuck.

STATEMENT.

Liabilities.

Amount due depositors	\$3,284,804.21	\$3,284,804.21
Guaranty fund	200,000.00	200,000.00
Interest	27,933.23	27,933.23
Note given	25,000.00	25,000.00
Premium on bonds and stocks	95,152.91	
	<u>\$3,632,890.35</u>	<u>\$3,537,737.44</u>

Resources.

	Market Value, June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$435,335.60	\$435,335.60	\$435,335.60
Loans secured by Western city mortgages	262,424.40	262,424.40	262,424.40
Loans secured by local real estate	246,738.32	246,738.32	246,738.32
Loans on personal security	31,500.00	31,500.00	31,500.00
Loans on personal security (Western)	61,215.94	61,215.94	61,215.94
Loans on collateral security	130,246.76	130,246.76	130,246.76
Loans on collateral security (Western)	205,889.13	205,889.13	205,889.13
County, city, town, and district bonds	202,205.50	196,280.00	196,280.00
Railroad bonds	263,765.00	257,500.00	246,131.25
Miscellaneous bonds	505,096.47	532,021.47	524,835.47
Bank stock	496,349.00	411,820.00	411,560.00
Railroad stock	239,242.00	300,850.00	282,865.84
Manufacturing stock	21,620.00	21,000.00	20,262.50
Miscellaneous stocks	436,685.12	398,825.12	387,875.12
Warrants	7,937.15	7,937.15	7,937.15
Real estate by foreclosure	72,477.15	72,477.15	72,477.15
Cash on deposit in national banks	9,717.31	9,717.31	9,717.31
Cash on hand	4,445.50	4,445.50	4,445.50
	<u>\$3,632,890.35</u>	<u>\$3,586,223.85</u>	<u>\$3,537,737.44</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 6, 1892, to April 24, 1893.

Gross earnings	\$184,731.41
Deduct interest paid out	\$8,944.93
Deduct expenses	9,592.68
Deduct state tax	32,882.83
Deduct other taxes	5,608.95
Deduct premiums charged off	680.51
Deduct losses charged off	40,347.48
Reduction book value stocks and bonds	39,796.66
Expenses of Western foreclosures	2,115.00
	<hr/>
	139,969.04
Net earnings	\$44,762.37
From surplus	81,142.09
	<hr/>
Dividend Jan., 1893	\$125,904.46
Surplus and interest, last examination	\$109,075.32
From surplus	81,142.09
	<hr/>
Surplus and interest, present examination	\$27,933.23

Incorporated 1854.

Examination April 24, 1893, by James O. Lyford.

Treasurer's bond, \$100,000. Date of bond, Feb. 1, 1892.

Clerks, Geo. F. Andrews, M. M. Woodman, A. M. Carlton, W. T. Bailey.

Annual compensation of treasurer, \$6,500.

Annual compensation of clerks, paid by treasurer.

Indebtedness of trustees as principal, \$3,000; as surety, \$6,800.

Amount of deposits, \$3,284,804.21; decrease since last examination, \$54,079.65.

Amount of deposits received since last examination, including dividends credited, \$545,399.78.

Amount of dividends declared since last examination, \$125,904.46.

Amount paid out on account of deposits since last examination, \$599,479.43.

Total amount loaned or invested in New Hampshire, \$610,326.18.

Total amount loaned or invested in New England, \$696,374.42.

Total amount loaned or invested out of New England, \$2,841,363.02.

Largest amount loaned to any individual, corporation, or company, \$43,228.51.

Number of single loans of \$1,000 or less to separate parties in the State, 131.

Total number of loans in the State, 232.

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 7s....	\$47,200.00	\$40,000.00	\$40,000.00
" " " " 4s....	21,000.00	25,000.00	25,000.00
" " " " 4s....	4,400.00	5,000.00	5,000.00
" " " " 5s....	7,840.00	8,000.00	8,000.00
Omaha & Southwestern, 8s.....	27,250.00	25,000.00	25,000.00
Morris & Essex, 7s.....	32,750.00	25,000.00	25,000.00
Holly, Wayne & Monroe, 8s.....	11,000.00	10,000.00	10,000.00
Columbus & Toledo, 7s.....	11,000.00	10,000.00	10,000.00
Minneapolis & Duluth, 7s.....	10,000.00	10,000.00	10,000.00
Western of Minnesota, 7s.....	10,000.00	10,000.00	10,000.00
Terre Haute & Southeastern, 7s.....	11,000.00	10,000.00	10,000.00
Minneapolis & St. Louis, 7s.....	10,500.00	10,000.00	10,000.00
Chicago, Milwaukee & St. Paul, 7s...	12,500.00	10,000.00	10,000.00
Ohio & West Virginia, 7s.....	11,300.00	10,000.00	10,000.00
Port Royal & Augusta, 6s.....	5,000.00	5,000.00	5,000.00
Oregon Railway & Navigation Co., 6s	5,450.00	5,000.00	5,000.00
Northern Pacific Terminal, 6s.....	1,940.00	2,000.00	2,000.00
Brunswick & Chillicothe, 6s.....	2,000.00	2,000.00	2,000.00
Nashua & Lowell, 6s.....	1,500.00	1,500.00	1,500.00
Cincinnati, Lebanon & Northern, 5s	5,000.00	5,000.00	5,000.00
Chicago, Burlington & Northern, 5s	3,960.00	4,000.00	4,000.00
Atchison, Topeka & Santa Fe, 5s....	10,780.00	24,500.00	13,631.25
Atchison, Topeka & Santa Fe, 4s.....	395.00	500.00	
	\$263,765.00	\$257,500.00	\$246,131.25
COUNTY.			
Lee, Iowa, 6s.....	\$19,000.00	\$19,000.00	\$19,000.00
Kingman, Kan., 6s.....	7,200.00	7,200.00	7,200.00
Leavenworth, Kan., 6s.....	2,300.00	2,000.00	2,000.00
Clay, Minn., 7s.....	7,630.00	7,000.00	7,000.00
Richardson, Neb. 8s.....	367.50	350.00	350.00
Dawson, Mont., 7s.....	10,700.00	10,000.00	10,000.00
Dickey, Dak., 8s.....	3,000.00	3,000.00	3,000.00
Pitkin, Col., 6s.....	10,200.00	10,000.00	10,000.00
Pratt, Kan., 6s.....	20,000.00	20,000.00	20,000.00
	\$80,397.50	\$78,550.00	\$78,550.00
CITY AND TOWN.			
Kansas City, Mo., 8s.....	\$10,650.00	\$10,000.00	\$10,000.00
Muscatine, Iowa, 6s.....	12,000.00	12,000.00	12,000.00
Moorhead, Minn., 7s.....	11,000.00	10,000.00	10,000.00
Burlington, Iowa, 8s.....	10,200.00	10,000.00	10,000.00
Muskegon, Mich., 8s.....	10,500.00	10,000.00	10,000.00
Fort Worth, Texas, 7s.....	10,000.00	10,000.00	10,000.00
Fargo, Dak., 7s.....	5,400.00	5,000.00	5,000.00
Atlanta, Kan., 7s.....	11,000.00	11,000.00	11,000.00
Union, Kan., 7s.....	5,000.00	5,000.00	5,000.00
Millbank, Dak., 7s.....	6,240.00	6,000.00	6,000.00
Valley Township, Kan., 7s.....	3,930.00	3,930.00	3,930.00
Sauk Rapids, Minn., 10s.....	3,000.00	3,000.00	3,000.00
Glenwood Springs, Col., 8s.....	10,700.00	10,000.00	10,000.00
	\$109,620.00	\$105,930.00	\$105,930.00
SCHOOL DISTRICT.			
Sauk Centre, Minn., 7s.....	\$3,150.00	\$3,000.00	\$3,000.00
Clinton, Dak., 7s.....	1,040.00	1,000.00	1,000.00
Deuel County No. 59, Dak., 8s.....	515.00	500.00	500.00
Deuel & Coddington No. 35, Dak., 8s	515.00	500.00	500.00
Amount carried forward.....	\$5,220.00	\$5,000.00	\$5,000.00

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.—Continued.			
<i>Amount brought forward</i>	\$5,220.00	\$5,000.00	\$5,000.00
Spink, Dak., 7s.....	1,545.00	1,500.00	1,500.00
Grant Centre, Dak., 8s.....	210.00	200.00	200.00
Wichita, Dak., 5s.....	2,000.00	2,000.00	2,000.00
Adams, Dak., 7s.....	721.00	700.00	700.00
La Delle, Dak., 7s.....	2,080.00	2,000.00	2,000.00
Richardson County No. 102, Neb., 7s	412.00	400.00	400.00
	\$12,188.00	\$11,800.00	\$11,800.00
MISCELLANEOUS.			
Parsons Water Supply & Power Co., 6s	\$30,000.00	\$30,000.00	\$30,000.00
Omaha Water-Works, Neb., 6s.....	15,000.00	15,000.00	15,000.00
Tiffin Water-Works, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Winfield Water-Works, Kan., 4s.....	20,000.00	25,000.00	24,550.00
Leavenworth & Fort Leavenworth Water-Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Southern Kansas Water Co., Inde- pendence, 7s.....	5,000.00	5,000.00	5,000.00
Clay Centre Water-Works, Kan., 7s	8,500.00	10,000.00	8,500.00
Eldorado Water-Works, Kan., 6s....	15,000.00	15,000.00	14,700.00
Randolph Water Co. of Moberly, Mo., 6s.....	10,000.00	10,000.00	10,000.00
Owego Water-Works, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Knoxville Water-Works, Tenn., 6s...	5,000.00	5,000.00	5,000.00
Fort Plain Water-Works, N. Y., 6s...	5,000.00	5,000.00	5,000.00
Belleville Water-Works, Ill., 6s.....	2,500.00	5,000.00	5,000.00
Charlestown Water-Works, W. Va., 6s.....	10,000.00	10,000.00	10,000.00
Larned Water-Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Wahpeton Water-Works, Dak., 6s...	4,396.47	5,021.47	4,396.47
Kingman Water & Power Co., 6s....	4,000.00	5,000.00	5,000.00
Capital City Water-Works, Ala., 6s...	3,000.00	3,000.00	3,000.00
Pekin Water-Works, Ill., 6s.....	10,000.00	10,000.00	10,000.00
Wellington Water-Works, Kan., 6s...	8,000.00	8,000.00	8,000.00
Denver Water-Works, Col., 7s.....	5,000.00	5,000.00	5,000.00
New England Mort. Security Co., Mass., deb., 6s.....	25,000.00	25,000.00	25,000.00
Burlington Electric Lighting Co., Iowa, 6s.....	20,000.00	20,000.00	20,000.00
Sedalia Gas Co., Mo., 7s.....	7,500.00	7,500.00	7,500.00
Oregon Improvement Co., 6s.....	4,900.00	5,000.00	5,000.00
Le Mars Gas Co., Iowa, 7s.....	5,000.00	5,000.00	5,000.00
United Brass Co., 6s.....	15,000.00	15,000.00	15,000.00
Spearsville Bridge, Kan., 7s.....	5,000.00	5,000.00	5,000.00
Red Oak Gas Co., Iowa, 6s.....	6,000.00	6,000.00	5,400.00
Sioux City Gas Light Co., Iowa, 7s...	3,150.00	3,000.00	3,000.00
Hastings Gas Light Co., Minn., 6s...	7,000.00	7,000.00	7,000.00
Muscataine Mortgage & Trust Co., Iowa, deb., 6s.....	9,000.00	10,000.00	10,000.00
Winfield Gas Co., Kan., 7s.....	10,000.00	10,000.00	10,000.00
Winfield Gas Co., Kan., 6s.....	5,000.00	5,000.00	4,875.00
Northwestern Trust Co., Dak., deb., 6s	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., deb., 6s	3,500.00	3,500.00	3,480.00
Standard Cement Co., 7s.....	2,000.00	2,000.00	2,000.00
Internat'l Loan & Trust Co., deb., 6s	4,500.00	5,000.00	5,000.00
Wichita Electric Railway, 6s.....	7,500.00	10,000.00	10,000.00
Dakota Loan & Trust Co., deb., 7s...	2,400.00	3,000.00	3,000.00
Davidson Investment Co., 7s.....	10,000.00	20,000.00	20,000.00
Burton Stock Car Co., Kan., 6s.....	9,500.00	10,000.00	9,300.00
<i>Amount carried forward</i>	\$147,750.00	\$149,000.00	\$146,134.00

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$147,750.00	\$149,000.00	\$146,134.00
Newark & Granville Electric Street Railway Co., Ohio, 6s.....	4,750.00	5,000.00	4,750.00
Kansas Loan & Trust Co., deb., 6s....	5,000.00	5,000.00	5,000.00
Wichita Union Stock Yards, Kan., 7s	10,000.00	10,000.00	10,000.00
Nashua Card & Glazed Paper Co., 6s	10,200.00	10,000.00	10,000.00
Waterloo Gas & Electric Co., Ill., 6s	15,000.00	15,000.00	13,950.00
Denver Consolidated Electric Co., 6s	15,000.00	15,000.00	15,000.00
Red Oak Investment Co., deb., 5s....	5,000.00	5,000.00	4,684.00
Bessemer Ditch Co., Col., 7s.....	5,000.00	5,000.00	5,000.00
Fairfield Gas & Electric Co., Iowa, 6s	10,000.00	10,000.00	10,000.00
Plattsmouth Gas & Electric Light Co., Neb., 6s.....	10,000.00	10,000.00	10,000.00
Colorado Springs Rapid Transit Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Houston Street Railway Co., Tex., 6s	9,500.00	10,000.00	10,000.00
Fremont Gas & Electric Light Co., 6s	9,800.00	10,000.00	9,800.00
People's Gas & Electric Co., Chilli- cothe, Mo., 6s.....	5,000.00	5,000.00	5,000.00
Idaho Canal Co., 7s.....	10,000.00	10,000.00	10,000.00
Western Irrigation & Land Co., Kan., 7s.....	5,000.00	5,000.00	4,950.00
Globe Safety Deposit Co., Chicago, 6s	4,000.00	4,000.00	4,000.00
Duluth Street Railway Co., 5s.....	9,500.00	10,000.00	9,000.00
	\$505,096.47	\$532,021.47	\$524,835.47
STOCKS.			
BANK.			
First National, Nashua.....	\$5,250.00	\$5,000.00	\$5,000.00
Second National, Nashua.....	10,000.00	10,000.00	10,000.00
Globe Savings Bank, Chicago.....	20,000.00	20,000.00	20,000.00
Merchants' National, Kansas City...	22,800.00	38,000.00	38,000.00
National, Kansas City, Mo.....	16,000.00	16,000.00	16,000.00
First National, Winfield, Kan.....	10,000.00	10,000.00	10,000.00
Sioux National, Sioux City, Iowa....	15,000.00	20,000.00	20,000.00
Des Moines National, Iowa.....	7,500.00	7,500.00	7,500.00
Clark County, Osceola, Iowa.....	10,500.00	14,000.00	13,740.00
Richardson County, Falls City, Neb.	7,500.00	5,000.00	5,000.00
Central National, Topeka, Kan.....	5,000.00	5,000.00	5,000.00
Kansas National, Topeka.....	3,000.00	3,000.00	3,000.00
First National, Junction City, Kan...	10,000.00	10,000.00	10,000.00
First National, Grant, Neb.....	5,000.00	5,000.00	5,000.00
First National, Manhattan, Kan.....	5,000.00	5,000.00	5,000.00
First National, Alliance, Neb.....	5,000.00	5,000.00	5,000.00
National, Ashland, Neb.....	5,000.00	5,000.00	5,000.00
National Bank of Commerce, N. Y...	57,000.00	30,000.00	30,000.00
Fourth National, N. Y.....	58,500.00	30,000.00	30,000.00
Merchants' National, N. Y.....	30,600.00	20,000.00	20,000.00
National Bank of the Republic, N. Y.	17,500.00	10,000.00	10,000.00
Bank of the State of New York.....	22,400.00	20,000.00	20,000.00
St. Nicholas, N. Y.....	13,000.00	10,000.00	10,000.00
National Bank of North America, N. Y.....	11,690.00	7,000.00	7,000.00
Pacific, N. Y.....	9,750.00	5,000.00	5,000.00
Central National, N. Y.....	6,750.00	5,000.00	5,000.00
American Exchange National, N. Y.	7,500.00	5,000.00	5,000.00
Metropolitan National, N. Y.....	34.00	680.00	680.00
National Park, N. Y.....	3,000.00	1,000.00	1,000.00
Boston National.....	10,000.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	\$86,075.00	\$74,640.00	\$74,640.00

BANK COMMISSIONERS' REPORT.

161

SCHEDULE OF BONDS AND STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward.....</i>	<i>\$86,075.00</i>	<i>\$74,640.00</i>	<i>\$74,640.00</i>
Elliot National, Boston.....	12,500.00	10,000.00	10,000.00
National Bank of North America, Boston.....	11,700.00	10,000.00	10,000.00
National Bank of Republic, Boston..	12,000.00	7,500.00	7,500.00
Railroad National, Lowell.....	6,250.00	5,000.00	5,000.00
Indian Head National, Nashua.....	7,250.00	4,640.00	4,640.00
North Platte National, Neb.....	5,000.00	5,000.00	5,000.00
First National, Ravenna, Neb.....	5,000.00	5,000.00	5,000.00
American Savings Bank, Omaha, Neb	1,875.00	2,500.00	2,500.00
St. Louis National, Mo.....	10,000.00	10,000.00	10,000.00
Trinidad National, Col.....	4,000.00	5,000.00	5,000.00
Helena National, Montana.....	5,000.00	5,000.00	5,000.00
Western National, N. Y.....	5,500.00	5,000.00	5,000.00
	\$496,349.00	\$411,820.00	\$411,560.00
<i>RAILROAD.</i>			
Philadelphia, Wilmington & Balti- more.....	\$33,000.00	\$30,000.00	\$30,000.00
Chicago, Burlington & Quincy.....	34,000.00	40,000.00	38,199.17
Chicago & Alton.....	44,810.00	33,700.00	33,700.00
Eel River.....	15,232.00	47,600.00	44,200.00
Vermont & Massachusetts.....	35,750.00	25,000.00	25,000.00
Union Pacific.....	5,200.00	20,000.00	15,000.00
Detroit, Hillsdale & Southwestern...	8,900.00	10,000.00	10,000.00
Connecticut River.....	11,500.00	5,000.00	5,000.00
Chicago, St. Paul, Minn. & Omaha, preferred.....	5,650.00	5,000.00	5,000.00
Oregon Railway & Navigation Co....	8,550.00	15,000.00	12,930.00
Cincinnati, Lebanon & Northern....	16,000.00	40,000.00	35,000.00
Chicago & Rock Island.....	2,100.00	3,000.00	3,000.00
Flint & Pere Marquette, preferred...	12,000.00	20,000.00	19,286.67
Pennsylvania.....	5,000.00	5,000.00	5,000.00
Chicago, Burlington & Quincy.....	1,550.00	1,550.00	1,550.00
	\$239,242.00	\$300,850.00	\$282,865.84
<i>MANUFACTURING.</i>			
Nashua Manufacturing Co.....	\$5,500.00	\$5,000.00	\$5,000.00
Jackson Company, Nashua.....	6,240.00	6,000.00	5,512.50
Page Belting Co., Concord, preferred	5,000.00	5,000.00	5,000.00
E. & T. Fairbanks & Co., St. Johns- bury, Vt.....	4,880.00	5,000.00	4,750.00
	\$21,620.00	\$21,000.00	\$20,262.50
<i>MISCELLANEOUS.</i>			
American Bell Telephone Co.....	\$12,950.00	\$7,000.00	\$7,000.00
Anglo-American Land, Mortgage & Agency Co.....	9,725.12	9,725.12	9,725.12
American Investment Co., Boston....	1,500.00	3,000.00	3,000.00
Burton Stock Car Co., preferred.....	2,500.00	5,000.00	5,000.00
Dakota Loan & Trust Co.....	5,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co....	15,290.00	13,900.00	13,900.00
Globe Investment Co.....	7,500.00	15,000.00	15,000.00
Houston City Railway Co.....		3,750.00	
International Trust Co., Boston.....	40,000.00	20,000.00	20,000.00
International Loan & Trust Co., Kansas City, Mo.....	5,000.00	10,000.00	10,000.00
<i>Amount carried forward.....</i>	<i>\$99,465.12</i>	<i>\$97,375.12</i>	<i>\$93,625.12</i>

SCHEDULE OF BONDS & STOCKS OF THE NASHUA SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$99,465.12	\$97,375.12	\$93,625.12
Investment Trust Co. of America, Topeka.....	900.00	1,200.00	1,000.00
Trust Company of America, Topeka.	6,000.00	6,000.00	6,000.00
Lombard Investment Co.....	1,250.00	5,000.00	5,000.00
Metropolitan Loan & Security Co., St. Paul.....	3,000.00	5,000.00	5,000.00
Minnesota Loan & Trust Co.....	5,000.00	5,000.00	5,000.00
Minnesota Title, Ins. & Trust Co....	3,500.00	3,500.00	3,500.00
Muscataine Mortgage & Trust Co....	10,000.00	20,000.00	20,000.00
Pennichuck Water-Works, Nashua..	184,800.00	132,000.00	132,000.00
Pullman Palace Car Co.....	19,920.00	12,000.00	12,000.00
Quincy Railroad Bridge Co.....	68,000.00	40,000.00	40,000.00
Red Oak Investment Co.....	20,000.00	20,000.00	20,000.00
Security Trust Co.....	1,000.00	1,000.00	1,000.00
Union Loan & Trust Co., Sioux City..		5,000.00	5,000.00
Union Stock Yard Co.....		15,000.00	10,000.00
Winfield Mortgage & Trust Co.....	2,500.00	5,000.00	5,000.00
Central Bank Building Association, Topeka.....	1,000.00	1,000.00	1,000.00
Pennichuck Water-Works Instalm't	6,600.00	6,600.00	6,600.00
Southern Kansas Water Co., Inde- pendence.....		3,150.00	3,150.00
Tiffin Water-Works, Ohio.....		10,000.00	8,000.00
Real Estate Trust Co.....	3,750.00	5,000.00	5,000.00
	\$436,685.12	\$398,825.12	\$387,875.12

NEW HAMPSHIRE BANKING COMPANY.—NASHUA.

SOLOMON SPALDING, *President*.W. A. FARLEY, *Treasurer*.

Trustees—Solomon Spalding, Edward Hardy, A. H. Dunlap, David O. Smith, Charles F. Fessier, George Phelps, Solon S. Whithed, Charles Holman, Eugene F. McQuesten, Clarence L. Trow.

Investment Committee—Solomon Spalding, A. H. Dunlap, George Phelps, Solon S. Whithed, Charles Holman.

STATEMENT.

Liabilities.

Amount due depositors	\$1,134,875.95	\$1,134,875.95
Guaranty fund.....	125,000.00	125,000.00
Surplus.....	40,307.75	40,307.75
Interest.....	46,610.59	46,610.59
Credit balances.....	221.56	221.56
Premium on bonds and stocks.....	3,114.60	
	\$1,350,130.25	\$1,347,015.65

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$383,760.32	\$383,760.32	\$383,760.32
Loans secured by Western city mortgages.....	156,957.58	156,957.58	156,957.58
Loans secured by local real estate...	71,945.00	71,945.00	71,945.00
Loans on personal security.....	8,192.60	8,192.60	8,192.60
Loans on personal security (Western).....	44,754.75	44,754.75	44,754.75
Loans on collateral security.....	23,856.50	23,856.50	23,856.50
Loans on collateral security (Western).....	12,500.00	12,500.00	12,500.00
State bonds.....	5,150.00	5,000.00	5,000.00
County, city, town, and district bonds.....	196,484.60	190,720.00	190,570.00
Railroad bonds.....	6,000.00	5,000.00	5,000.00
Miscellaneous bonds.....	205,250.00	212,000.00	206,300.00
Bank stock.....	39,795.00	39,400.00	38,150.00
Railroad stock.....	10,950.00	13,200.00	12,295.00
Miscellaneous stocks.....	72,000.00	79,800.00	75,200.00
Warrants.....	18,284.58	18,284.58	18,284.58
Real estate by foreclosure.....	34,981.55	34,981.55	34,981.55
Certificates of deposit.....	20,000.00	20,000.00	20,000.00
Cash on deposit in national banks ..	37,412.58	37,412.58	37,412.58
Cash on hand.....	1,855.19	1,855.19	1,855.19
	\$1,350,130.25	\$1,359,620.65	\$1,347,015.65

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 23, 1892, to March 13, 1893.

Gross earnings	\$87,209.74
Deduct interest paid out	\$2,532.56
Deduct expenses	4,404.63
Deduct state tax	12,399.39
Deduct premiums charged off	2,524.00
Deduct losses charged off	15,741.01
Dividend to stockholders	8,750.00
	<hr/>
	46,351.59
Net earnings	\$40,858.15
From surplus	2,782.08
	<hr/>
Dividends July, 1892, and January, 1893.	\$43,640.23
Surplus and interest, last examination	\$89,700.42
From surplus	2,782.08
	<hr/>
Surplus and interest, present examination	\$86,918.34

Incorporated 1879.

Examination March 13, 1893, by William A. Heard.

Treasurer's bond, \$85,000. Date of bond, Feb. 2, 1892.

Clerk, Alfred A. Hall.

Annual compensation of treasurer, \$1,900.

Annual compensation of clerk, \$800.

Indebtedness of trustees as principal, \$5,500; as surety, \$2,404.60.

Amount of deposits, \$1,134,875.95; increase since last examination, \$2,361.53.

Amount of deposits received since last examination, including dividends credited, \$282,261.21.

Amount of dividends declared since last examination, \$43,640.23.

Amount paid out on account of deposits since last examination, \$279,899.68.

Total amount loaned or invested in New Hampshire, \$144,469.06.

Total amount loaned or invested in New England, \$181,181.87.

Total amount loaned or invested out of New England, \$1,165,833.78.

Largest amount loaned to any individual, corporation, or company, \$25,000.

Number of single loans of \$1,000 or less to separate parties in the State, 79.

Total number of loans in the State, 111.

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$5,150.00	\$5,000.00	\$5,000.00
RAILROAD.			
Gilpin Tramway Co., Col., 7s.....	\$6,000.00	\$5,000.00	\$5,000.00
COUNTY.			
Fremont, Col., 8s.....	\$12,600.00	\$12,000.00	\$12,000.00
Eagle, Col., 7s.....	5,250.00	5,000.00	5,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Las Animas, Col., 7s.....	6,695.00	6,500.00	6,500.00
Richardson, Neb., 8s.....	2,940.00	2,800.00	2,800.00
Wyandotte, Kan., 7s.....	2,850.00	3,000.00	3,000.00
Dona Ana, N. M., 6s.....	8,400.00	8,400.00	8,400.00
	\$43,985.00	\$42,700.00	\$42,700.00
CITY AND TOWN.			
Red Oak Junction, Iowa, 5s.....	\$20,000.00	\$20,000.00	\$20,000.00
Morehead, Minn., 7s.....	5,500.00	5,000.00	5,000.00
Fargo, No. Dak., 7s.....	5,400.00	5,000.00	5,000.00
Girard, Kan., 7s.....	3,000.00	3,000.00	3,000.00
York, Neb., 6s.....	5,000.00	5,000.00	4,850.00
Provo City, Utah, 6s.....	5,250.00	5,000.00	5,000.00
Brigham City, Utah, 6s.....	5,100.00	5,000.00	5,000.00
Las Animas, Col., 8s.....	5,400.00	5,000.00	5,000.00
Golden, Col., 8s.....	5,350.00	5,000.00	5,000.00
Harman, Col., 8s.....	3,675.00	3,500.00	3,500.00
Idaho Springs, Col., 8s.....	2,100.00	2,000.00	2,000.00
Moscow, Idaho, 6s.....	10,200.00	10,000.00	10,000.00
Salida, Col., 6s.....	4,080.00	4,000.00	4,000.00
Fullerton Township, Neb., 7s.....	7,490.00	7,000.00	7,000.00
Glick Township, Kan., 8s.....	2,415.00	2,300.00	2,300.00
Joliet, Ill., 6s.....	3,286.00	3,100.00	3,100.00
	\$93,246.00	\$89,900.00	\$89,750.00
SCHOOL DISTRICT.			
Grand Island, Hall County, Neb., 6s.	\$10,000.00	\$10,000.00	\$10,000.00
Jefferson County No. 37, Col., 8s.....	3,535.00	3,500.00	3,500.00
La Plata " " 1, " 8s.....	3,060.00	3,000.00	3,000.00
Larimer " " 13, " 8s.....	2,625.00	2,500.00	2,500.00
Weld " " 5, " 8s.....	2,080.00	2,000.00	2,000.00
Las Animas " " 2, " 8s.....	1,530.00	1,500.00	1,500.00
Delta " " 3, " 8s.....	1,377.00	1,350.00	1,350.00
Chaffee " " 24, " 8s.....	1,339.00	1,300.00	1,300.00
Chaffee " " 7, " 7s.....	10,100.00	10,000.00	10,000.00
Mesa " " 6, " 8s.....	816.00	800.00	800.00
King " " 9, Wash., 6s...	7,800.00	7,500.00	7,500.00
King " " 34, " 7s...	1,010.00	1,000.00	1,000.00
King " " 92, " 8s.....	500.00	500.00	500.00
Sheridan " " 7, Wyo., 7s...	4,725.00	4,500.00	4,500.00
Utah " " 14, Utah, 6s...	5,050.00	5,000.00	5,000.00
Tooele " " 1, " 6s.....	3,030.00	3,000.00	3,000.00
Hall " " 63, Neb., 7s...	300.00	300.00	300.00
Hall " " 50, " 7s...	100.00	100.00	100.00
Dawson " " 38, " 7s...	226.00	220.00	220.00
Howard " " 1, " 7s...	50.00	50.00	50.00
	\$59,253.60	\$58,120.00	\$58,120.00

SCHEDULE OF STOCKS AND BONDS OF THE NEW HAMPSHIRE
BANKING COMPANY.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Davidson Investment Co., deb., 7s...	\$3,000.00	\$6,000.00	\$4,500.00
National Loan & Trust Co., deb., 6s...	5,000.00	5,000.00	5,000.00
Kansas Loan & Trust Co., deb., 6s...	5,000.00	5,000.00	5,000.00
Winfield Mort. & Trust Co., deb., 6s...	1,000.00	1,000.00	1,000.00
Kansas Investment Co., deb., 7s.....	2,000.00	2,000.00	2,000.00
Kansas Investment Co., deb., 6s.....	1,000.00	1,000.00	1,000.00
Moline Central Street Ry., Ill., 6s.....	5,000.00	5,000.00	5,000.00
Electric Railway, Light & Power Co., Sedalia, 6s.....	5,000.00	5,000.00	5,000.00
Des Moines Suburban Railway Co., 6s	4,750.00	5,000.00	5,000.00
Metropolitan Ry. Co., Denver, 6s.....	5,000.00	5,000.00	5,000.00
Newark & Granville Electric Street Railway, Ohio, 6s.....	9,500.00	10,000.00	9,500.00
Idaho Canal Co., Bingham County, 7s	40,000.00	40,000.00	40,000.00
Western Irrigation & Land Co., Kan., 7s.....	5,000.00	5,000.00	5,000.00
Bessemer Ditch Co., Col., 7s.....	10,000.00	10,000.00	10,000.00
St. Paul Gas-light Co., 6s.....	10,000.00	10,000.00	10,000.00
Fremont Gas & Electric Light Co., 6s	4,900.00	5,000.00	5,000.00
Macon Gas & Electric Light Co., 6s...	10,000.00	10,000.00	9,000.00
Brush Swan Electric Light Co., 8s...	5,000.00	5,000.00	5,000.00
Grand Forks Gas & Electric Co., 6s...	10,000.00	10,000.00	10,000.00
Plattsburgh Gas & Elec. Light Co., 6s	10,000.00	10,000.00	10,000.00
People's Gas & Electric Co., 6s.....	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Palatka Water-Works, Fla., 6s.....	9,500.00	10,000.00	9,500.00
St. Joseph Water Co., Mo., 6s.....	5,000.00	5,000.00	5,000.00
Fairmount Cemetery Association, 6s.	10,000.00	10,000.00	10,000.00
Globe Safe Deposit Co., Chicago, 6s.	10,000.00	10,000.00	10,000.00
Nashua Card & Glazed Paper Co., 6s.	5,100.00	5,000.00	5,000.00
College of Emporia, Kan., 7s.....	2,000.00	2,000.00	2,000.00
Watertown & Lake Kampeska Ry. Co. and Capital City Land Co., 6s...	2,500.00	5,000.00	2,800.00
	\$205,250.00	\$212,000.00	\$206,300.00
STOCKS.			
BANK.			
First National, Nashua.....	\$3,045.00	\$2,900.00	\$2,900.00
Second National, Nashua.....	10,000.00	10,000.00	10,000.00
Indian Head, National, Nashua.....	6,250.00	4,000.00	4,000.00
National German American, St. Paul.	5,000.00	5,000.00	5,000.00
Merchants' Nat'l, Kansas City, Mo...	3,000.00	5,000.00	3,750.00
Globe Savings Bank, Chicago.....	12,500.00	12,500.00	12,500.00
	\$39,795.00	\$39,400.00	\$38,150.00
RAILROAD.			
Peterborough.....	\$1,700.00	\$1,700.00	\$1,020.00
Gilpin Tramway Co., Col.....	750.00	1,500.00	1,275.00
Chicago, Burlington & Quincy.....	8,500.00	10,000.00	10,000.00
	\$10,950.00	\$13,200.00	\$12,295.00
MISCELLANEOUS.			
Winfield Mortgage & Trust Co., Kan.	\$500.00	\$1,000.00	\$500.00
Investment Trust Co. of America, Topeka.....	1,800.00	2,400.00	2,000.00
Topeka Investment & Loan Co.....	750.00	3,000.00	1,500.00
Amount carried forward.....	\$3,050.00	\$6,400.00	\$4,000.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
BANKING COMPANY.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$3,050.00	\$6,400.00	\$4,000.00
Trust Company of America, Topeka, Kan.....	3,000.00	3,000.00	3,000.00
International Loan & Trust Co., Kan- sas City, Mo.....	2,500.00	5,000.00	5,000.00
Red Oak Investment Co., Iowa.....	15,000.00	15,000.00	15,000.00
Western Investment & Realty Co., Wichita	9,900.00	9,900.00	9,900.00
Denver Consolidated & Electric Co..	18,150.00	16,500.00	16,500.00
Fairmount Cemetery Association...	1,000.00	1,000.00	.....
American Sugar Refining Co., N. J., preferred.....	16,400.00	20,000.00	18,800.00
National Investment Co., St. Paul....	3,000.00	3,000.00	3,000.00
	\$72,000.00	\$79,800.00	\$75,200.00

NEW HAMPSHIRE SAVINGS BANK.—CONCORD.

SAMUEL S. KIMBALL, *President*. WILLIAM P. FISKE, *Treasurer*.

Trustees.—Samuel S. Kimball, Joseph B. Walker, Sylvester Dana, Charles T. Page, John C. Thorne, Henry McFarland, John H. Stewart, Moses H. Bradley, Parsons B. Cogswell, Samuel C. Eastman, Charles R. Walker, John C. Ordway, Enoch Gerrish, Mark R. Holt, William G. Carter, Charles P. Bancroft, John P. George, George H. Marston.

Investment Committee—Samuel S. Kimball, Samuel C. Eastman, Henry McFarland, John C. Ordway.

STATEMENT.

Liabilities.

Amount due depositors	\$4,454,051.00	\$4,454,051.00
Guaranty fund	260,000.00	260,000.00
Interest	57,382.04	57,382.04
Premium on bonds and stocks	134,513.50	
	<u>\$4,905,946.54</u>	<u>\$4,771,433.04</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$280,225.00	\$280,225.00	\$280,225.00
Loans secured by Western city mortgages	720,400.00	720,400.00	720,400.00
Loans secured by local real estate	174,337.00	174,337.00	174,337.00
Loans on personal security	143,979.81	143,979.81	143,979.81
Loans on personal security (Western)	79,361.20	79,361.20	79,361.20
Loans on collateral security	144,155.00	144,155.00	144,155.00
Loans on collateral security (Western)	54,374.88	54,374.88	54,374.88
United States bonds	5,500.00	5,000.00	5,000.00
County, city, town, and district bonds	605,173.58	588,110.58	586,910.58
Railroad bonds	1,293,255.00	1,360,500.00	1,278,675.00
Miscellaneous bonds	628,600.00	637,500.00	632,000.00
Bank stock	182,580.00	104,400.00	128,303.50
Railroad stock	304,709.00	318,000.00	276,400.00
Manufacturing stock	111,060.00	94,600.00	85,575.00
Miscellaneous stocks	3,500.00	7,000.00	7,000.00
County judgments	9,947.87	9,947.87	9,947.87
Real estate by foreclosure	43,600.00	43,600.00	43,600.00
Real estate purchased: bank building	50,000.00	50,000.00	50,000.00
Cash on deposit in national banks	37,220.59	37,220.59	37,220.59
Cash on hand	33,967.61	33,967.61	33,967.61
	<u>\$4,905,946.54</u>	<u>\$4,886,679.54</u>	<u>\$4,771,433.04</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 20, 1892, to May 11, 1893.

Gross earnings	\$249,733.00
Deduct interest paid out	\$25,996.19
Deduct expenses	8,389.57
Deduct state tax	39,334.58
Deduct premiums charged off	30,239.25
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	103,959.59
Net earnings	\$145,773.41
From surplus	9,280.95
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Dividend January, 1893	\$155,054.36
Surplus and interest, last examination	\$66,662.99
From surplus	9,280.95
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Surplus and interest, present examination	\$57,382.04

Incorporated 1830.

Examination May 11, 1893, by A. W. Baker.

Treasurer's bond, \$100,000. Date of bond, July 15, 1891.

Clerks, William R. Walker and George C. Roy.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$1,200 each.

Indebtedness of trustees as principal, \$11,000; as surety, \$20,900.

Amount of deposits, \$4,454,051.00; increase since last examination, \$358,811.61.

Amount of deposits received since last examination, including dividends credited, \$1,033,767.96.

Amount of dividends declared since last examination, \$155,054.36.

Amount paid out on account of deposits since last examination, \$674,956.35.

Total amount loaned or invested in New Hampshire, \$732,967.92.

Total amount loaned or invested in New England, \$934,388.51.

Total amount loaned or invested out of New England, \$3,837,044.53.

Largest amount loaned to any individual, corporation, or company, \$40,000.

Number of single loans of \$1,000 or less to separate parties in the State, 121.

Total number of loans in the State, 198.

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
UNITED STATES.			
United States, 4s	\$5,500.00	\$5,000.00	\$5,000.00
RAILROAD.			
Chicago, Burlington & Quincy, 7s....	\$88,500.00	\$75,000.00	\$75,000.00
Chicago, Burlington & Northern, 5s....	5,445.00	5,500.00	5,500.00
Chicago, Milwaukee & St. Paul, Southwestern Division, 6s.....	33,300.00	30,000.00	30,000.00
Chicago, Milwaukee & St. Paul, H. & D. Division, 7s.....	49,200.00	40,000.00	40,000.00
Chicago, Milwaukee & St. Paul, Du- buque Division, 6s.....	56,500.00	50,000.00	50,000.00
Chicago & West Michigan, 5s.....	2,970.00	3,000.00	3,000.00
Chicago & North Michigan, 5s.....	1,740.00	2,000.00	2,000.00
Chicago, St. Paul, Minn. & Omaha, 6s	34,500.00	30,000.00	30,000.00
Chicago, Burlington & Quincy, 4s....	4,400.00	5,000.00	5,000.00
Boston & Lowell, 6s.....	5,250.00	5,000.00	5,000.00
Concord & Claremont, 7s.....	10,300.00	10,000.00	10,000.00
Burlington & Missouri in Neb., 6s....	44,460.00	39,000.00	39,000.00
Burlington & Missouri, land grant, 7s	50,000.00	50,000.00	50,000.00
New York & New England, 7s.....	23,400.00	20,000.00	20,000.00
Old Colony, 6s.....	15,900.00	15,000.00	15,000.00
Southern Pacific in California, 6s....	45,200.00	40,000.00	40,000.00
Union Pacific, 6s.....	17,000.00	17,000.00	17,000.00
Northern Pacific, 6s.....	93,240.00	84,000.00	84,000.00
Atlantic & Pacific, 4s.....	37,800.00	60,000.00	45,000.00
Ottawa, Oswego & Fox River Val- ley, 8s.....	5,900.00	5,000.00	5,000.00
Oregon Short Line, 6s.....	49,000.00	50,000.00	50,000.00
Oregon Short Line & Utah North- ern, 5s.....	13,200.00	20,000.00	18,675.00
St. Paul & Northern Pacific, 6s.....	34,500.00	30,000.00	30,000.00
Republican Valley, 6s.....	25,500.00	25,000.00	25,000.00
Wisconsin Valley, 7s.....	73,200.00	60,000.00	60,000.00
Nordaway Valley, 7s.....	13,780.00	13,000.00	13,000.00
Tarkio Valley, 7s.....	15,750.00	15,000.00	15,000.00
Iowa Central, 5s.....	20,520.00	27,000.00	26,500.00
St. Joseph & Grand Island, 6s.....	41,500.00	50,000.00	50,000.00
Spokane & Palouse, 6s.....	40,000.00	50,000.00	50,000.00
Central Washington, 6s.....	23,500.00	25,000.00	25,000.00
Atchison, Topeka & Santa Fe, 4s....	118,500.00	150,000.00	127,500.00
Atchison, Topeka & Santa Fe, in- come, 5s.....	44,000.00	100,000.00	60,000.00
Chicago, Burlington & Quincy, 5s....	49,000.00	50,000.00	50,000.00
Concord & Montreal, 4s.....	40,000.00	40,000.00	40,000.00
Evansville & Indianapolis, 6s.....	22,200.00	20,000.00	20,000.00
Evansville & Richmond, 6s.....	29,100.00	30,000.00	30,000.00
St. Louis & San Francisco, 4s.....	6,000.00	10,000.00	8,000.00
Little Rock & Fort Smith, 7s.....	9,000.00	10,000.00	9,500.00
	\$1,293,255.00	\$1,360,500.00	\$1,278,675.00
COUNTY.			
Bingham, Idaho, 7s.....	\$5,665.00	\$5,500.00	\$5,500.00
Bingham, Idaho, 8s.....	4,500.00	4,500.00	4,500.00
Pueblo, Col., 7s.....	10,900.00	10,000.00	10,000.00
St. Louis, Mo., 6s.....	7,210.00	7,000.00	7,000.00
Pitkin, Col., 6s.....	10,200.00	10,000.00	10,000.00
Chehalis, Wash., 6s.....	10,300.00	10,000.00	10,000.00
	\$48,775.00	\$47,000.00	\$47,000.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Concord state house, 6s.....	\$5,300.00	\$5,000.00	\$5,000.00
Cleveland, Ohio, 7s.....	5,100.00	5,000.00	5,000.00
Chicago, Ill., 7s.....	27,000.00	25,000.00	25,000.00
Detroit, Mich., 7s.....	23,600.00	20,000.00	20,000.00
Colorado Springs, 7s.....	12,000.00	12,000.00	12,000.00
Colorado Springs, 6s.....	10,400.00	10,000.00	10,000.00
Rock Island, Ill., 6s.....	10,500.00	10,000.00	10,000.00
Newport, Ky., 7 3-10s.....	23,000.00	20,000.00	20,000.00
St. Louis, Mo., 6s.....	8,120.00	7,000.00	7,000.00
Fort Collins, Col., 7s.....	5,000.00	5,000.00	5,000.00
Cincinnati, Ohio, 7s.....	11,000.00	10,000.00	10,000.00
Canon City, Col., 7s.....	5,150.00	5,000.00	5,000.00
Toledo, Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., 6s.....	193,437.48	193,437.48	193,437.48
Kansas City, Mo., 6s.....	7,926.10	7,926.10	7,926.10
Los Angeles, Cal., 5s.....	6,000.00	6,000.00	6,000.00
Salt Lake, Utah, 5s.....	10,300.00	10,000.00	10,000.00
Fort Worth, Texas, 6s.....	27,000.00	25,000.00	25,000.00
	\$395,833.58	\$381,363.58	\$381,363.58
SCHOOL DISTRICT.			
Fremont County No. 8, Col., 8s.....	\$4,368.00	\$4,200.00	\$4,200.00
Arapahoe County No. 17, Col., 6s.....	20,000.00	20,000.00	20,000.00
Garfield County No. 1, Col., 8s.....	10,400.00	10,000.00	10,000.00
Iowa School bonds, 6s.....	60,547.00	60,547.00	60,547.00
Pueblo County No. 1, Col., 6s.....	5,150.00	5,000.00	5,000.00
Las Animas County No. 1, Col., 7s.....	5,100.00	5,000.00	5,000.00
Arapahoe County No. 2, Col., 4 1/2s.....	40,000.00	40,000.00	38,800.00
Ogden Board of Education, Utah, 5s.....	15,000.00	15,000.00	15,000.00
	\$160,565.00	\$159,747.00	\$158,547.00
MISCELLANEOUS.			
City Water Co., Belleville, Ill., 6s....	\$5,000.00	\$10,000.00	\$5,000.00
Elkhart Water-Works, Ind., 6s.....	10,000.00	10,000.00	10,000.00
Oshkosh Water-Works, Wis., 6s.....	20,000.00	20,000.00	20,000.00
Oswego Water-Works, N. Y., 7s.....	20,000.00	20,000.00	20,000.00
Hillsborough Water-Works, 5s.....	25,000.00	25,000.00	25,000.00
Kingston Water Co., N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Salina Water-Works, Kan., 6s.....	5,000.00	5,000.00	5,000.00
Wichita Water Co., Kan., 6s.....	9,000.00	10,000.00	10,000.00
Eau Claire Water-Works, Wis., 6s....	20,000.00	20,000.00	20,000.00
Topeka Water-Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Parsons Water Supply Co., Kan., 6s..	10,000.00	10,000.00	10,000.00
East St. Louis Water-Works, Ill., 6s..	10,000.00	10,000.00	10,000.00
Kingman Water & Power Co., 6s.....	8,000.00	10,000.00	10,000.00
Pueblo Water Co., Col., 6s.....	20,000.00	20,000.00	20,000.00
Jamestown Water Supply Co., N.Y. 6s	10,000.00	10,000.00	10,000.00
Muncie Water Co., Ind., 6s.....	15,000.00	15,000.00	15,000.00
Arkansas Water Co., Little Rock, 6s.	25,000.00	25,000.00	25,000.00
Wellington Water-Works, Kan., 6s..	10,000.00	10,000.00	10,000.00
Connellsville Water Co., Pa., 6s.....	10,000.00	10,000.00	10,000.00
Portland Water Co., Conn., 5s.....	5,000.00	5,000.00	5,000.00
Marshalltown Gas Co., Iowa, 7s.....	17,000.00	17,000.00	17,000.00
Municipal Gas-light Co., Rochester, N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Streator Gas-light & Coke Co., Ill., 7s	7,500.00	7,500.00	7,500.00
Minneapolis Gas-light Co., Minn., 6s.	12,600.00	12,000.00	12,000.00
Kansas City Electric Light Co., Mo., 6s	10,000.00	10,000.00	10,000.00
Brush-Swan Electric Co., Wyo., 8s....	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., 6s	50,000.00	50,000.00	50,000.00
Amount carried forward.....	\$374,100.00	\$381,500.00	\$376,500.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE
SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$374,100.00	\$381,500.00	\$376,500.00
Plattsmouth Gas & Elec. Light Co., 6s	10,000.00	10,000.00	10,000.00
Montclair Elec. Light Co., Denver, 8s	10,000.00	10,000.00	10,000.00
Central Loan & Land Co., deb., 6s....	5,000.00	5,000.00	5,000.00
Crippen, Lawrence & Co., deb., 6s....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., deb., 6s ..	8,000.00	10,000.00	10,000.00
Iowa Loan & Trust Co., deb., 6s	10,000.00	10,000.00	10,000.00
Red Oak Investment Co., deb., 5s	15,000.00	15,000.00	14,500.00
C. N. Nelson Lumber Co., 6s.....	6,000.00	6,000.00	6,000.00
Eagle & Phenix Hotel Co., 5s.....	13,000.00	13,000.00	13,000.00
Fairmont Cemetery Association, 6s..	10,000.00	10,000.00	10,000.00
Swift & Co., Ill., 6s.....	20,000.00	20,000.00	20,000.00
Salt Lake City Gas Co., 6s.....	10,000.00	10,000.00	10,000.00
Des Moines Street Railway, 6s	20,000.00	20,000.00	20,000.00
Multhnomah Street Railway, Portland, Or., 6s.....	10,000.00	10,000.00	10,000.00
Newton Street Railway, Mass., 6s....	10,200.00	10,000.00	10,000.00
Omaha Street Railway, 5s	20,000.00	20,000.00	20,000.00
Windsor Land & Investment Co., 6s ..	10,000.00	10,000.00	10,000.00
Republican Press Asso., Concord, 5s.	7,000.00	7,000.00	7,000.00
Lyons Water Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
Portland Street Railway, Oregon, 6s.	10,300.00	10,000.00	10,000.00
St. Joseph Water Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Metropolitan Street Ry., Denver, 6s.	10,000.00	10,000.00	10,000.00
Minneapolis General Electric Light Co., 6s	10,000.00	10,000.00	10,000.00
	\$628,600.00	\$637,500.00	\$632,000.00
STOCKS.			
BANK.			
National State Capital, Concord	\$7,680.00	\$3,200.00	\$3,200.00
First National, Manchester.....	3,300.00	2,200.00	2,200.00
Merchants' National, Boston.....	3,040.00	2,000.00	2,000.00
First National, Boston.....	16,660.00	7,000.00	7,000.00
Western National, New York	11,000.00	10,000.00	10,000.00
Fourth National, New York	19,500.00	10,000.00	10,000.00
American Exchange Nat'l, New York	15,000.00	10,000.00	10,000.00
National Bank of Commerce, N. Y....	19,000.00	10,000.00	10,000.00
Tradesmen National, New York	11,000.00	10,000.00	10,000.00
Northwestern National, Minneapolis	15,000.00	10,000.00	10,000.00
Third National, St. Louis, Mo.....	11,500.00	10,000.00	12,250.00
National Bank of Commerce, St. Louis	13,900.00	10,000.00	15,100.00
First National, Concord.....	36,000.00	10,000.00	26,553.50
	\$182,580.00	\$104,400.00	\$128,303.50
RAILROAD.			
Atchison, Topeka & Santa Fe.....	\$16,238.00	\$70,600.00	\$35,000.00
Concord & Montreal, class 1.....	20,300.00	14,500.00	14,500.00
Boston & Maine, preferred	54,180.00	38,700.00	38,700.00
Michigan Central.....	18,800.00	20,000.00	20,000.00
Northern.....	14,500.00	10,000.00	10,000.00
Old Colony	18,200.00	10,000.00	10,000.00
Eastern in New Hampshire.....	11,700.00	15,000.00	10,000.00
Pemigewasset.....	8,750.00	7,000.00	7,000.00
Chicago, Burlington & Quincy.....	51,000.00	60,000.00	60,000.00
Iowa Central.....	1,121.00	5,900.00	1,900.00
Boston & Maine, common.....	25,920.00	16,200.00	19,200.00
Concord & Montreal, class 4.....	20,200.00	10,100.00	10,100.00
<i>Amount carried forward.....</i>	\$260,909.00	\$278,000.00	\$236,400.00

SCHEDULE OF BONDS AND STOCKS OF THE NEW HAMPSHIRE SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>RAILROAD.—Continued.</i>			
<i>Amount brought forward.....</i>	\$260,909.00	\$278,000.00	\$236,400.00
Maine Central	12,400.00	10,000.00	10,000.00
Pennsylvania	10,000.00	10,000.00	10,000.00
Illinois Central	9,100.00	10,000.00	10,000.00
Lake Shore & Michigan Southern....	12,300.00	10,000.00	10,000.00
	\$304,709.00	\$318,000.00	\$276,400.00
<i>MANUFACTURING.</i>			
Amoskeag Manufacturing Co.....	\$10,725.00	\$5,000.00	\$5,000.00
Amory Manufacturing Co.....	8,040.00	6,000.00	6,000.00
Stark Mills.....	9,720.00	8,000.00	8,000.00
Contoocook Manufacturing & Mechanics Co., common.....	3,100.00	10,000.00	1,000.00
Contoocook Manufacturing & Mechanics Co., preferred.....	930.00	3,000.00	3,000.00
Osborne Mills, Fall River	7,920.00	7,200.00	7,200.00
Sagamore Manufacturing Co., Fall River	16,440.00	13,700.00	13,700.00
Border City Manufacturing Co., Fall River, Mass.....	19,575.00	14,500.00	14,500.00
C. N. Nelson Lumber Co.....	17,510.00	10,300.00	10,300.00
Jackson Manufacturing Co., Nashua.	5,200.00	5,000.00	4,975.00
Lowell Manufacturing Co.....	6,800.00	6,900.00	6,900.00
Massachusetts Cotton Mills.....	5,100.00	5,000.00	5,000.00
	\$111,060.00	\$94,600.00	\$85,575.00
<i>MISCELLANEOUS.</i>			
Wellington Water-works Co., Kan...	\$3,500.00	\$7,000.00	\$7,000.00

NEW IPSWICH SAVINGS BANK.—NEW IPSWICH.

WM. A. PRESTON, *President*. FRANK W. PRESTON, *Treasurer*.

Trustees—William A. Preston, Henry O. Preston, Ephraim F. Fox, George W. Wheeler, 2d, Frank W. Preston, John Preston, Edward O. Marshall, Derostus P. Emory, Francis W. Prichard.

Investment Committee—Henry O. Preston, Edward O. Marshall, John Preston.

STATEMENT.

Liabilities.

Amount due depositors.....	\$50,464.79	\$50,464.79
Guaranty fund.....	3,600.00	3,600.00
Surplus.....	4,202.60	4,202.60
Interest.....	1,131.72	1,131.72
	\$59,399.11	
Premium on bonds and stocks im- paired.....	1,217.00	
	\$58,182.11	\$59,399.11

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$6,200.00	\$6,200.00	\$6,200.00
Loans secured by local real estate...	29,822.04	29,822.04	29,822.04
Loans on personal security.....	3,340.00	3,340.00	3,340.00
Railroad bonds.....	3,250.00	5,000.00	3,467.00
Miscellaneous bonds.....	4,000.00	5,000.00	5,000.00
Real estate by foreclosure.....	8,000.00	8,000.00	8,000.00
Real estate purchased	800.00	800.00	800.00
Cash on deposit in national banks...	2,083.12	2,083.12	2,083.12
Cash on hand	686.95	686.95	686.95
	\$58,182.11	\$60,932.11	\$59,399.11

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 29, 1892, to June 28, 1893.

Gross earnings	\$3,208.95
Deduct expenses	\$352.92
Deduct state tax	451.99
Deduct other taxes	179.28
Deduct foreclosure expenses	253.03
Carried to guaranty fund	760.00
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	1,997.22
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Net earnings	\$1,211.73
From surplus	864.02
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Dividend January, 1893	\$2,075.75
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Surplus and interest, last examination	\$5,438.34
From surplus	864.02
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Surplus and interest, present examination	\$4,574.32

Incorporated 1849.

Examination June 28, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond, April 19, 1875.

Annual compensation of treasurer, \$300.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$50,464.79; decrease since last examination, \$3,245.75.

Amount of deposits received since last examination, including dividends credited, \$6,369.87.

Amount of dividends declared since last examination, \$2,075.75.

Amount paid out on account of deposits since last examination, \$9,615.62.

Total amount loaned or invested in New Hampshire, \$42,648.99.

Total amount loaned or invested in New England, \$44,732.11.

Total amount loaned or invested out of New England, \$14,667.00.

Largest amount loaned to any individual, corporation, or company, \$5,667.91.

Number of single loans of \$1,000 or less to separate parties in the State, 36.

Total number of loans in the State, 42.

SCHEDULE OF BONDS AND STOCKS OF THE NEW IPSWICH SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Topeka & Santa Fé, 4s.....	\$2,370.00	\$3,000.00	\$3,467.00
Atchison, Topeka & Santa Fé, 4s, 2d..	880.00	2,000.00	
	\$3,250.00	\$5,000.00	\$3,467.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$4,000.00	\$5,000.00	\$5,000.00

NEWPORT SAVINGS BANK.—NEWPORT.

HENRY G. CARLTON, *President*. GEORGE E. LEWIS, *Treasurer*.

Trustees—Henry G. Carlton, George E. Lewis, Isaac A. Reed, Dexter Richards, Francis Boardman, Edmund Wheeler, Dana J. Mooney, E. C. Converse, Albert S. Wait, Franklin P. Rowell, Joshua W. Booth, Henry P. Coffin, Seth M. Richards, Alfred J. Gould, Patrick Herrick, Samuel D. Lewis.

Investment Committee—Dexter Richards, Henry G. Carleton, Francis Boardman.

STATEMENT.

Liabilities.

Amount due depositors.....	\$767,603.12	\$767,603.12
Guaranty fund.....	40,000.00	40,000.00
Surplus.....	3,360.51	3,360.51
Interest.....	7,933.39	7,933.39
Premium on bonds and stocks.....	31,505.00	
	\$850,402.02	\$818,897.02

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$92,213.86	\$92,213.86	\$92,213.86
Loans secured by Western city mortgages.....	126,150.00	126,150.00	126,150.00
Loans secured by local real estate...	81,930.00	81,930.00	81,930.00
Loans on personal security.....	34,227.00	34,227.00	34,227.00
Loans on collateral security.....	33,330.00	33,330.00	33,330.00
Loans on collateral security (Western).....	60,608.21	60,608.21	60,608.21
County, city, town, and district bonds.....	138,697.00	131,600.00	131,375.00
Railroad bonds.....	39,900.00	39,000.00	38,500.00
Miscellaneous bonds.....	41,900.00	45,500.00	44,400.00
Bank stock.....	44,860.00	37,450.00	44,205.00
Railroad stock.....	105,381.00	70,300.00	80,538.00
Manufacturing stock.....	3,500.00	3,500.00	3,500.00
Miscellaneous stocks.....	6,600.00	9,000.00	6,815.00
Warrants.....	2,104.00	2,104.00	2,104.00
Real estate by foreclosure.....	19,595.62	19,595.62	19,595.62
Cash on deposit in national banks....	18,907.04	18,907.04	18,907.04
Cash on hand.....	498.29	498.29	498.29
	\$850,402.02	\$805,914.02	\$818,897.02

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 18, 1892, to June 28, 1893.

Gross earnings	\$46,946.64
Deduct interest paid out	\$777.56
Deduct expenses	2,220.60
Deduct state tax	6,901.59
Deduct local taxes	32.44
Deduct premiums charged off	336.00
Deduct losses charged off	3,417.00
Carried to guaranty fund	6,000.00
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	19,685.19
Net earnings	\$27,261.45
From surplus	1,617.37
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Dividends October, 1892, and April, 1893	\$28,878.82
Surplus and interest, last examination	\$12,911.27
From surplus	1,617.37
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Surplus and interest, present examination	\$11,293.90

Incorporated 1868.

Examination June 28, 1893, by Wm. A. Heard.

Treasurer's bond, \$65,000. Date of bond, Feb. 7, 1890.

Clerk, Charles H. Huntoon.

Annual compensation of treasurer, \$1,600.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$14,895; as surety, \$3,200.

Amount of deposits, \$767,603.12; increase since last examination, \$44,982.14.

Amount of deposits received since last examination, including dividends credited, \$152,976.04.

Amount of dividends declared since last examination, \$28,878.82.

Amount paid out on account of deposits since last examination, \$107,994.90.

Total amount loaned or invested in New Hampshire, \$295,760.46.

Total amount loaned or invested in New England, \$307,035.33.

Total amount loaned or invested out of New England, \$511,861.69.

Largest amount loaned to any individual, corporation, or company, \$23,500.

Number of single loans of \$1,000 or less to separate parties in the State, 96.

Total number of loans in the State, 134.

SCHEDULE OF BONDS AND STOCKS OF THE NEWPORT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Burlington, Cedar Rapids & Northern, 5s.....	\$4,000.00	\$4,000.00	\$4,000.00
Concord & Montreal, 4s.....	15,000.00	15,000.00	15,000.00
Boston, Concord & Montreal, 6s.....	16,800.00	15,000.00	15,000.00
Wisconsin Central, 5s.....	4,100.00	5,000.00	4,500.00
	\$39,900.00	\$39,000.00	\$38,500.00
COUNTY.			
Cochise, Arizona, 7s.....	\$5,450.00	\$5,000.00	\$5,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Rio Arriba, N. M., 6s.....	5,100.00	5,000.00	5,000.00
Pueblo, Col., 7s.....	7,630.00	7,000.00	7,000.00
Pitkin, Col., 6s.....	5,100.00	5,000.00	4,650.00
	\$28,530.00	\$27,000.00	\$26,650.00
CITY AND TOWN.			
Newport, 6s.....	\$30,912.00	\$27,600.00	\$27,600.00
Newport, 5s.....	535.00	500.00	500.00
Chicago, Ill., 7s.....	6,480.00	6,000.00	6,000.00
Lincoln, Neb., 6s.....	10,600.00	10,000.00	10,000.00
Moscow, Idaho, 6s.....	5,100.00	5,000.00	5,000.00
Arkansas City, Kan., 7s.....	2,500.00	2,500.00	2,500.00
Ellensburg, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Ogden, Utah, 5s.....	5,000.00	5,000.00	4,900.00
Woodland, Cal., 5s.....	5,000.00	5,000.00	4,900.00
	\$71,127.00	\$66,600.00	\$66,400.00
SCHOOL DISTRICT.			
Grand Forks, N. Dak., 6s.....	\$3,090.00	\$3,000.00	\$3,025.00
Clay County No. 12, Neb., 6s.....	5,100.00	5,000.00	5,000.00
Gunnison County No. 1, Col., 6s.....	5,150.00	5,000.00	5,000.00
Mesa County No. 1, Col., 7s.....	8,400.00	8,000.00	8,150.00
Sweetwater No. 4, Wyo., 7s.....	4,200.00	4,000.00	4,000.00
Arapahoe County No. 17, Col., 6s.....	5,000.00	5,000.00	5,000.00
Deer Lodge County No. 10, Mont., 6s.....	5,100.00	5,000.00	5,150.00
Las Animas County, Col., 5s.....	3,000.00	3,000.00	3,000.00
	\$39,040.00	\$38,000.00	\$38,325.00
MISCELLANEOUS.			
Manhattan Beach Hotel & Land Co., 4s.....	\$6,000.00	\$7,500.00	\$6,600.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Fairmount Cemetery Association, 6s	5,000.00	5,000.00	4,900.00
Denver Consolidated Electric Co., 6s	10,000.00	10,000.00	10,000.00
Dakota Investment Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, 6s	3,000.00	3,000.00	3,000.00
Equitable Mortgage Co., Kansas City, Mo., 6s.....	4,900.00	5,000.00	4,900.00
	\$41,900.00	\$45,500.00	\$44,400.00
STOCKS.			
BANK.			
National Hide & Leather, Boston....	\$2,760.00	\$2,300.00	\$2,300.00
First National, Newport.....	22,350.00	14,900.00	20,835.00
Otoe County National, Neb.....	18,500.00	18,500.00	18,750.00
Indian Head National, Nashua.....	1,250.00	800.00	1,320.00
Capital National, Lincoln, Neb.....		950.00	1,000.00
	\$44,860.00	\$37,450.00	\$44,205.00

SCHEDULE OF BONDS AND STOCKS OF THE NEWPORT SAVINGS
BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Michigan Central.....	\$5,828.00	\$6,200.00	\$6,200.00
Norwich & Worcester.....	7,080.00	4,000.00	4,938.00
Cleveland & Pittsburgh.....	16,060.00	11,000.00	11,000.00
Chicago & Alton, common.....	18,768.00	13,600.00	13,800.00
Pittsburgh, Fort Wayne & Chicago..	19,720.00	10,000.00	10,000.00
Manchester & Lawrence.....	2,400.00	1,000.00	2,100.00
Northern.....	35,525.00	24,500.00	32,500.00
	\$105,381.00	\$70,300.00	\$80,538.00
MANUFACTURING.			
Page Belting Co., preferred.....	\$3,500.00	\$3,500.00	\$3,500.00
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$6,600.00	\$6,000.00	\$5,915.00
Manhattan Beach Hotel & Land Co..		3,000.00	900.00
	\$6,600.00	\$9,000.00	\$6,815.00

NORWAY PLAINS SAVINGS BANK.—ROCHESTER.

CHAS. GREENFIELD, *President*. HENRY M. PLUMER, *Treasurer*.

Trustees—Charles Greenfield, Dominicus Hanson, Nathaniel Burnham, James Farrington, Horace L. Worcester, Orrin A. Hoyt, John Greenfield.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$747,922.30		\$747,922.30
Guaranty fund.....	16,000.00		16,000.00
Surplus.....	1,698.13		1,698.13
Interest.....	5,269.15		5,269.15
	\$770,889.58		
Premium on bonds and stocks im-			
paired.....	17,412.77		
	\$753,476.81		\$770,889.58

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$34,200.00	\$34,200.00	\$34,200.00
Loans secured by Western city mortgages.....	45,933.50	45,933.50	45,933.50
Loans secured by local real estate...	63,388.72	63,388.72	63,388.72
Loans on personal security.....	53,877.18	53,877.18	53,877.18
Loans on collateral security.....	46,600.00	46,600.00	46,600.00
County, city, town, and district bonds.....	99,620.00	96,000.00	100,735.00
Railroad bonds.....	110,980.00	117,000.00	120,017.77
Miscellaneous bonds.....	253,850.00	262,500.00	261,525.00
Bank stock.....	7,080.00	5,900.00	5,900.00
Miscellaneous stocks.....	14,600.00	11,000.00	15,365.00
Real estate by foreclosure.....	8,214.25	8,214.25	8,214.25
Real estate purchased.....	7,860.00	7,860.00	7,860.00
Cash on deposit in national banks...	7,273.16	7,273.16	7,273.16
	\$753,476.81	\$759,746.81	\$770,889.58

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 20, 1892, to October 11, 1893.

Gross earnings	\$46,023.24
Deduct interest paid out	\$1,295.99
Deduct expenses	3,004.96
Deduct state tax	13,868.32
Deduct other taxes	73.72
Deduct premiums charged off	287.50
Deduct losses charged off	500.00
Deduct foreclosure expenses	429.20
Carried to guaranty fund	1,000.00
	<hr/>
	20,459.69
Net earnings	\$25,563.55
From surplus	2,742.21
	<hr/>
Dividends November, 1892, and May, 1893	\$28,305.76
Surplus and interest, last examination	\$9,709.49
From surplus	2,742.21
	<hr/>
Surplus and interest, present examination	\$6,967.28

Incorporated 1851.

Examination Oct. 11, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$60,000. Date of bond, Dec. 3, 1880, and May 28, 1890.

Clerks, Sarah M. Guppey, Ernest N. Goodwin.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerks paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$747,922.30; increase since last examination, \$50,079.61.

Amount of deposits received since last examination, including dividends credited, \$196,134.53.

Amount of dividends declared since last examination, \$28,305.76.

Amount paid out on account of deposits since last examination, \$146,054.92.

Total amount loaned or invested in New Hampshire, \$189,899.06.

Total amount loaned or invested in New England, \$228,151.56.

Total amount loaned or invested out of New England, \$542,738.02.

Largest amount loaned to any individual, corporation, or company, \$16,550.

Number of single loans of \$1,000 or less to separate parties in the State, 31.

Total number of loans in the State, 75.

SCHEDULE OF BONDS AND STOCKS OF THE NORWAY PLAINS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Milwaukee & St. Paul, 6s....	\$16,950.00	\$15,000.00	\$16,612.50
Chicago & Great Western, 5s.....	10,000.00	10,000.00	10,000.00
Eastern of Massachusetts, 6s.....	11,900.00	10,000.00	12,400.00
New York & New England, 6s.....	5,500.00	5,000.00	5,000.00
Portland & Ogdensburg, 5s.....	5,100.00	5,000.00	5,287.50
Oregon Short Line, 6s.....	9,800.00	10,000.00	10,325.00
Central Washington, 6s.....	9,400.00	10,000.00	10,000.00
Spokane & Palouse, 6s.....	20,000.00	25,000.00	25,475.00
Atchison, Topeka & Santa Fé, 4s.....	5,530.00	7,000.00	5,821.23
Atchison, Topeka & Santa Fé, 2d mortgage, 4s.....	2,200.00	5,000.00	4,121.54
Cincinnati, Hamilton & Dayton, 5s...	4,700.00	5,000.00	5,000.00
Atchison, Topeka & Santa Fé, notes..	9,900.00	10,000.00	9,975.00
	\$110,980.00	\$117,000.00	\$120,017.77
COUNTY.			
Cache, Utah, 5s.....	\$15,000.00	\$15,000.00	\$15,225.00
CITY AND TOWN.			
Seattle, Wash., 5s.....	\$11,220.00	\$11,000.00	\$11,385.00
Seattle, Wash., 5s.....	10,200.00	10,000.00	10,350.00
Tacoma, Wash., 6s.....	11,200.00	10,000.00	11,100.00
Portland, Oregon, 5s.....	21,800.00	20,000.00	22,075.00
Salt Lake, Utah, 5s.....	20,000.00	20,000.00	20,350.00
	\$74,420.00	\$71,000.00	\$75,260.00
SCHOOL DISTRICT.			
Des Moines, Iowa, Independent, 5s..	\$10,200.00	\$10,000.00	\$10,250.00
MISCELLANEOUS.			
Kansas City Cable Railway, 5s.....	\$19,000.00	\$20,000.00	\$20,000.00
Cleveland City Cable Railway, 5s....	20,000.00	20,000.00	19,650.00
Omaha Street Railway, 5s.....	15,000.00	15,000.00	14,700.00
Saginaw Union Street Railway, 6s....	10,200.00	10,000.00	10,200.00
St. Louis Cable Western Railway, 6s	8,000.00	8,000.00	8,000.00
Watervliet Turnpike & Railroad Co., 6s.....	10,000.00	10,000.00	10,000.00
St. Cloud Gas & Electric Co., 7s.....	5,000.00	5,000.00	5,000.00
Jamestown Water Supply Co., N. Y., 6s.....	8,000.00	8,000.00	8,000.00
Pueblo Water Co., Col., 6s.....	5,000.00	5,000.00	4,875.00
Elmira Water-Works Co., N. Y., 6s..	15,000.00	15,000.00	15,000.00
Chattanooga City Water Co., Tennessee, 6s.....	5,000.00	5,000.00	5,000.00
Arkansas Water Co., Little Rock, Ark., 6s.....	5,000.00	5,000.00	5,000.00
Superior Rapid Transit Railway Co., 7s.....	10,000.00	10,000.00	10,000.00
Helena Water Co., Mont., 6s.....	10,000.00	10,000.00	9,900.00
Plattsmouth Water Co., Neb., 6s.....	9,000.00	10,000.00	10,000.00
Salem Water Co., Ohio, 6s.....	13,500.00	15,000.00	15,000.00
St. Joseph Water Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Racine Water Co., Wis., 6s.....	15,000.00	15,000.00	15,000.00
Minneapolis Water Co., Minn., 6s....	15,000.00	15,000.00	15,000.00
Janessville Water Co., 5s.....	9,000.00	10,000.00	10,000.00
Kimball-Champ Investment Co., deb., 6s.....	4,500.00	5,000.00	4,500.00
Amount carried forward.....	\$221,200.00	\$226,000.00	\$224,825.00

SCHEDULE OF BONDS AND STOCKS OF THE NORWAY PLAINS
SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$221,200.00	\$226,000.00	\$224,825.00
Iowa Loan & Trust Co., deb., 6s.....	10,000.00	10,000.00	10,000.00
New Hampshire Trust Co., 6s.....	16,000.00	20,000.00	20,000.00
Winfield Mortgage & Trust Co., deb., 6s.....	1,500.00	1,500.00	1,500.00
West End Street Railway Co., Mass., 5s.....	5,150.00	5,000.00	5,200.00
	\$253,850.00	\$262,500.00	\$261,525.00
STOCKS.			
BANK.			
Rochester National, Rochester	\$7,080.00	\$5,900.00	\$5,900.00
MISCELLANEOUS.			
West End Street Railway, Boston....	\$9,600.00	\$6,000.00	\$10,365.00
Nashua Trust Co., Nashua.	5,000.00	5,000.00	5,000.00
	\$14,600.00	\$11,000.00	\$15,365.00

OSSIPEE VALLEY TEN-CENTS SAVINGS BANK.— FREEDOM.

STEPHEN J. KENESON, *President*. ELIAS I. TOWLE, *Treasurer*.

Trustees—Jacob Manson, Elias I. Towle, A. D. Merrow, David Smith, O. E. Drake, E. L. Mills, A. R. Bennett, D. W. Davis, Joseph Huckins.

Investment Committee—Stephen J. Keneson, Owen E. Drake, E. L. Mills.

STATEMENT.

Liabilities.

Amount due depositors.....	\$138,150.96		\$138,150.96
Guaranty fund.....	5,500.00		5,500.00
Surplus.....	2,920.74		2,920.74
Interest.....	3,356.85		3,356.85
	\$149,928.55		
Premium on bonds and stocks im- paired.....	2,035.00		
	\$147,893.55		\$149,928.55

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$5,400.00	\$5,400.00	\$5,400.00
Loans secured by local real estate...	53,496.51	53,496.51	53,496.51
Loans on personal security.....	56,493.31	56,493.31	56,493.31
Loans on collateral security.....	7,320.99	7,320.99	7,320.99
Railroad bonds.....	3,000.00	3,000.00	3,000.00
Miscellaneous bonds.....	16,100.00	16,500.00	16,500.00
Bank stock.....	2,900.00	3,200.00	4,535.00
Real estate by foreclosure.....	160.66	160.66	160.66
Water wheel.....	100.00	100.00	100.00
Cash on deposit in national banks....	1,959.96	1,959.96	1,959.96
Cash on hand.....	962.12	962.12	962.12
	\$147,893.55	\$148,593.55	\$149,928.55

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 26, 1892, to September 6, 1893.

Gross earnings	\$9,043.92
Deduct interest paid out	\$168.84
Deduct expenses	652.05
Deduct state tax	1,273.84
Deduct other taxes	46.38
Deduct foreclosure expenses	917.97
Carried to guaranty fund	450.00
	<hr/>
	3,509.08
Net earnings	<hr/>
	\$5,534.84
Dividends October, 1892, and April, 1893	5,153.50
	<hr/>
To surplus	\$381.34
Surplus and interest, last examination	\$5,896.25
Increase	381.34
	<hr/>
Surplus and interest, present examination	\$6,277.59

Incorporated 1868.

Examination Sept. 6th, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$30,000. Date of bond, May 11, 1892.

Assistant treasurer, George I. Philbrick.

Annual compensation of treasurer, \$250.

Annual compensation of assistant treasurer, \$250.

Indebtedness of trustees as principal, \$15,780.60; as surety, \$5,-
341.19.Amount of deposits, \$138,150.96; increase since last examination,
\$7,443.55.Amount of deposits received since last examination, including divi-
dends credited, \$26,511.21.

Amount of dividends declared since last examination, \$5,153.50.

Amount paid out on account of deposits since last examination,
\$19,067.66.

Total amount loaned or invested in New Hampshire, \$119,033.59.

Total amount loaned or invested in New England, \$129,493.55.

Total amount loaned or invested out of New England, \$20,435.00.

Largest amount loaned to any individual, corporation, or company,
\$5,848.29.Number of single loans of \$1,000 or less to separate parties in the
State, 388.

Total number of loans in the State, 406.

SCHEDULE OF BONDS AND STOCKS OF THE OSSIPEE VALLEY
TEN-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
George Valley, Maine, 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
Moose River, Maine, 6s.....	2,000.00	2,000.00	2,000.00
	\$3,000.00	\$3,000.00	\$3,000.00
MISCELLANEOUS.			
Knox Gas & Electric Co., Rockland, Me., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Crystal Water Co., Edgewater, N. Y., 6s.....	500.00	500.00	500.00
Richmond Water & Light Co., Richmond, Ky., 6s.....	1,500.00	1,500.00	1,500.00
Kennebec Light & Heat Co., Me., 6s.	500.00	500.00	500.00
Fort Smith Water Co., Fort Smith, Ark., 6s.....	1,000.00	1,000.00	1,000.00
Leadville Water Co., Col., 6s.....	7,600.00	8,000.00	8,000.00
	\$16,100.00	\$16,500.00	\$16,500.00
STOCKS.			
BANK.			
Lake National, Wolfeborough.....	\$500.00	\$500.00	\$500.00
National Bank of Commerce, Minn..	1,500.00	1,500.00	1,740.00
American National, Kansas City, Mo.	900.00	1,200.00	2,295.00
	\$2,900.00	\$3,200.00	\$4,535.00

PEOPLES SAVINGS BANK.—MANCHESTER.

PERSON C. CHENEY, *President*. GEO. B. CHANDLER, *Treasurer*.

Trustees—Person C. Cheney, Moody Currier, Elijah M. Topliff, Abraham P. Olzendam, Henry M. Putney, Charles H. Bartlett, John B. Varick, George F. Elliott, George B. Chandler.

Investment Committee—Moody Currier, Elijah M. Topliff, Henry M. Putney.

STATEMENT.

Liabilities.

Amount due depositors.....	\$845,342.22	\$845,342.22
Guaranty fund.....	100,000.00	100,000.00
Surplus.....	35,726.96	35,726.96
Premium on bonds and stocks.....	14,521.25	
	\$995,590.43	\$981,069.18

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$621,214.00	\$621,214.00	\$621,214.00
Loans secured by Western city mortgages.....	83,375.00	83,375.00	83,375.00
Loans secured by local real estate...	1,834.00	1,834.00	1,834.00
Loans on personal security.....	79,196.12	79,196.12	79,196.12
Loans on personal security (Western).....	27,000.00	27,000.00	27,000.00
Loans on collateral security.....	36,260.00	36,260.00	36,260.00
Loans on collateral security (Western).....	5,000.00	5,000.00	5,000.00
Railroad bonds.....	24,880.00	26,000.00	25,418.75
Miscellaneous bonds.....	15,000.00	16,000.00	15,965.00
Bank stock.....	15,950.00	17,000.00	17,000.00
Railroad stock.....	59,000.00	45,000.00	44,800.00
Manufacturing stock.....	3,125.00	2,500.00	2,500.00
Miscellaneous stocks.....	7,250.00	5,000.00	5,000.00
Real estate by foreclosure.....	4.00	4.00	4.00
Cash in hands of investing agents...	11,183.61	11,183.61	11,183.61
Cash on deposit in national banks...	4,187.55	4,187.55	4,187.55
Cash on hand.....	1,131.15	1,131.15	1,131.15
	\$995,590.43	\$981,885.43	\$981,069.18

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From April 18, 1892, to April 3, 1893.

Gross earnings	\$59,503.94
Deduct interest paid out	\$1,918.79
Deduct expenses	2,354.50
Deduct state tax	9,147.43
Deduct losses charged off	1,547.00
Dividend to stockholders	6,000.00
	<hr/>
	20,967.72
Net earnings	\$38,536.22
Dividend April, 1893	31,572.08
	<hr/>
To surplus	\$6,964.14
Surplus and interest, last examination	\$28,762.82
Increase	6,964.14
	<hr/>
Surplus and interest, present examination	\$35,726.96

Incorporated 1873.

Examination April 3, 1893, by Wm. A. Heard.

Treasurer's bond, \$75,000. Date of bond, April, 1890.

Clerk, Edward M. Brooks.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$845,342.22; increase since last examination, \$1,933.28.

Amount of deposits received since last examination, including dividends credited, \$185,329.95.

Amount of dividends declared since last examination, \$31,572.08.

Amount paid out on account of deposits since last examination, \$183,396.67.

Total amount loaned or invested in New Hampshire, \$142,108.82.

Total amount loaned or invested in New England, \$162,108.82.

Total amount loaned or invested out of New England, \$818,960.36.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 16.

Total number of loans in the State, 34.

SCHEDULE OF BONDS AND STOCKS OF THE PEOPLES SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Wisconsin Central, 5s.....	\$4,100.00	\$5,000.00	\$4,443.75
Chicago, Burlington & Quincy, 7s....	1,180.00	1,000.00	1,000.00
Chicago, Burlington & Quincy, 5s....	19,600.00	20,000.00	19,975.00
	\$24,880.00	\$26,000.00	\$25,418.75
MISCELLANEOUS.			
Nashua Card & Glazed Paper Co., 6s.	\$10,200.00	\$10,000.00	\$10,000.00
New Hampshire Trust Co., deb., 6s...	4,800.00	6,000.00	5,965.00
	\$15 000.00	\$16,000.00	\$15,965.00
STOCKS.			
BANK.			
Littleton National.....	\$1,850.00	\$1,000.00	\$1,000.00
First National, Peterborough.....	7,000.00	5,000.00	5,000.00
Berlin National, Berlin.....	1,100.00	1,000.00	1,000.00
Merchants' Nat'l, Kansas City, Mo...	6,000.00	10,000.00	10,000.00
	\$15,950.00	\$17,000.00	\$17,000.00
RAILROAD.			
Boston & Albany.....	\$20,200.00	\$10,000.00	\$10,000.00
Chicago, Burlington & Quincy.....	8,500.00	10,000.00	10,000.00
Chicago & Northwestern, common...	5,200.00	5,000.00	5,000.00
Boston & Maine.....	16,000.00	10,000.00	10,000.00
Illinois Central.....	9,100.00	10,000.00	9,800.00
	\$59,000.00	\$45,000.00	\$44,800.00
MANUFACTURING.			
Manchester Mills.....	\$3,125.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Adams Express Co.....	\$7,250.00	\$5,000.00	\$5,000.00

PETERBOROUGH SAVINGS BANK.—PETERBOROUGH.

CHARLES H. BROOKS, *President*. M. L. MORRISON, *Treasurer*.

Trustees—Charles H. Brooks, M. L. Morrison, Frederick Livingstone, George W. Farrar, William G. Livingstone, Ebenezer W. McIntosh, George H. Scripture, Willard D. Chase, John R. Miller, Charles S. Pierce, John Q. Adams, Eben W. Jones, James M. Cummings.

Investment Committee.—Charles H. Brooks, George W. Farrar, Ebenezer W. McIntosh.

STATEMENT.

Liabilities.

Amount due depositors	\$955,897.36	\$955,897.36
Guaranty fund	32,543.20	32,543.20
Surplus	2,754.14	2,754.14
Interest	20,496.72	20,496.72
	\$1,011,691.42	
Premium on bonds and stocks impaired	8,188.77	
	\$1,003,502.65	\$1,011,691.42

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$250,657.14	\$250,657.14	\$250,657.14
Loans secured by Western city mortgages	84,000.00	84,000.00	84,000.00
Loans secured by local real estate	76,545.59	76,545.59	76,545.59
Loans on personal security	38,366.34	38,366.34	38,366.34
Loans on personal security (Western)	27,783.48	27,783.48	27,783.48
Loans on collateral security	22,673.64	22,673.64	22,673.64
Loans on collateral security (Western)	10,000.00	10,000.00	10,000.00
State bonds	5,100.00	5,000.00	5,450.00
County, city, town, and district bonds	114,564.00	112,765.00	110,426.66
Railroad bonds	90,876.00	104,550.00	93,861.56
Miscellaneous bonds	118,710.00	121,400.00	120,950.00
Bank stock	48,165.00	36,500.00	42,539.00
Railroad stock	45,335.00	74,900.00	61,275.00
Miscellaneous stocks	17,713.00	12,150.00	14,149.55
Real estate by foreclosure	21,344.43	21,344.43	21,344.43
Real estate purchased (bank building)	13,500.00	13,500.00	13,500.00
Bank fixtures	1,000.00	1,000.00	1,000.00
Cash on deposit in national banks	447.10	447.10	447.10
Cash on hand	16,721.93	16,721.93	16,721.93
	\$1,003,502.65	\$1,030,304.65	\$1,011,691.42

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 23, 1892, to June 20, 1893.

Gross earnings	\$59,485.28
Deduct interest paid out	\$1,425.41
Deduct expenses	3,180.75
Deduct state tax	8,837.33
Deduct other taxes	223.54
Deduct shrinkage of real estate	2,083.20
Deduct premiums charged off	1,030.00
Deduct losses charged off	5,598.23
Carried to guaranty fund	818.23
	<hr/> 23,196.69
Net earnings	\$36,288.59
Dividends July, 1892, and January, 1893	35,768.10
	<hr/>
To surplus	\$520.49
Surplus and interest, last examination	\$22,730.37
Increase	520.49
	<hr/>
Surplus and interest, present examination	\$23,250.86

Incorporated 1859.

Examination June 20, 1893, by William A. Heard.

Treasurer's bond, \$80,000. Date of bond, April 24, 1893.

Clerk, Nellie F. Cummings.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$1.25 per day.

Indebtedness of trustees as principal, nothing; as surety, \$5,000.

Amount of deposits, \$955,897.36; increase since last examination, \$33,693.10.

Amount of deposits received since last examination, including dividends credited, \$178,710.83.

Amount of dividends declared since last examination, \$35,768.10.

Amount paid out on account of deposits since last examination, \$145,017.73.

Total amount loaned or invested in New Hampshire, \$215,860.28.

Total amount loaned or invested in New England, \$246,247.78.

Total amount loaned or invested out of New England, \$765,443.64.

Largest amount loaned to any individual, corporation, or company, \$21,200.

Number of single loans of \$1,000 or less, to separate parties in the State, 104.

Total number of loans in the State, 132.

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 6s.....	\$5,100.00	\$5,000.00	\$5,450.00
RAILROAD.			
Central Washington, 6s.....	\$23,500.00	\$25,000.00	\$22,202.50
Booneville, St. Louis & Southern, 6s.	7,350.00	7,000.00	6,930.00
Spokane & Palouse, 6s.....	13,600.00	17,000.00	16,890.00
Consolidated of Vermont, 5s.....	2,375.00	2,500.00	2,500.00
Chicago, Burlington & Quincy, 4s....	880.00	1,000.00	420.00
Chicago, Milwaukee & St. Paul, 7s...	9,840.00	8,000.00	8,000.00
Little Rock & Fort Smith, scrip.....	350.00	350.00	350.00
Chicago, Burlington & Northern, 5s.	2,475.00	2,500.00	2,500.00
Atchison, Topeka & Santa Fe, 4s....	8,690.00	11,000.00	9,987.45
Chicago, Burlington & Quincy, 5s....	5,096.00	5,200.00	5,215.00
Cincinnati, Hamilton & Dayton, 5s...	6,120.00	6,000.00	6,000.00
New York & New England, 2d mort-			
gage, 6s.....	2,000.00	2,000.00	2,000.00
Atchison, Topeka & Santa Fe, 2d			
mortgage, 4s.....	6,600.00	15,000.00	8,866.61
Chicago, Burlington & Quincy re-			
ceipts, 4s.....	2,000.00	2,000.00	2,000.00
	\$90,876.00	\$104,550.00	\$93,861.56
COUNTY.			
Pitkin, Col., 6s.....	\$2,040.00	\$2,000.00	\$1,940.00
Sweetwater, Wash., 6s.....	5,250.00	5,000.00	5,000.00
Sheridan, Wyo., 6s.....	2,040.00	2,000.00	2,000.00
Johnson, Wyo., 6s.....	2,040.00	2,000.00	1,990.00
Kittitas, Wash., 6s.....	2,040.00	2,000.00	2,000.00
Clallam, Wash., 6s.....	6,060.00	6,000.00	5,990.00
Clay, Miss., 6s.....	1,000.00	1,000.00	1,000.00
Cache, Utah, 5s.....	5,000.00	5,000.00	5,000.00
	\$25,470.00	\$25,000.00	\$24,920.00
CITY AND TOWN.			
Los Angeles, Cal., 5s.....	\$5,000.00	\$5,000.00	\$5,000.00
Tampa, Fla., 7s.....	4,200.00	4,000.00	4,000.00
Salt Lake City, Utah, 6s.....	5,150.00	5,000.00	5,000.00
Dayton, Wash., 6s.....	3,060.00	3,000.00	3,000.00
Missoula, Mont., 6s.....	3,090.00	3,000.00	3,000.00
Newport, Ky., 7 3-10.....	6,900.00	6,000.00	5,940.00
Lampasas, Texas, 7s.....	4,000.00	5,000.00	4,700.00
Salt Lake City, Utah, 5s.....	5,000.00	5,000.00	4,812.50
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Grand Forks, No. Dak., 6s.....	5,250.00	5,000.00	5,000.00
Orlando, Fla., 7s.....	2,140.00	2,000.00	2,000.00
Redlands, Cal., 6s.....	4,000.00	4,000.00	4,000.00
Falls City, Neb., 5s.....	7,000.00	7,000.00	6,510.00
Scotland, Dak., 7s.....	1,000.00	1,000.00	1,000.00
Dallas, Texas, 6s.....	1,000.00	1,000.00	1,000.00
Peterborough, 5s.....	6,489.00	6,300.00	5,130.96
Springville, Utah, 6s.....	3,090.00	3,000.00	3,000.00
Hickman, Wash., 6s.....	5,000.00	5,000.00	5,000.00
Ashville, N. C., 5s.....	5,000.00	5,000.00	4,987.50
	\$81,519.00	\$80,300.00	\$78,080.96

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH
SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.			
Richardson County No. 32, Neb., 7s ..	\$1,530.00	\$1,500.00	\$1,500.00
Barnes County No. 72, Dak., 8s	1,965.00	1,965.00	1,925.70
Bozeman, Gallatin County No. 7, Mont.....	4,080.00	4,000.00	4,000.00
	\$7,575.00	\$7,465.00	\$7,425.70
MISCELLANEOUS.			
Phoenix Water-Works, Ill., 6s	\$5,150.00	\$5,000.00	\$4,987.50
Streator Aqueduct Co., Ill., 6s.....	5,000.00	5,000.00	5,000.00
Knoxville Water-Works, Ky., 6s.....	1,000.00	1,000.00	1,000.00
New Hampshire Trust Co., deb., 6s..	4,000.00	5,000.00	4,850.00
Fairmount Cemetery Association, 6s.	2,000.00	2,000.00	1,960.00
Grand Forks Gas and Electric Co., 6s	3,000.00	3,000.00	3,000.00
National Cordage Co., Boston, 6s	2,400.00	2,400.00	2,400.00
Atlas Tack Co., Boston, 6s	2,000.00	2,000.00	2,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
Highland Park Land Co., Des Moines, 7s.....	8,000.00	8,000.00	8,000.00
Western Farm Mortgage Trust Co., deb., 6s.....	2,250.00	4,500.00	4,500.00
Burlington Electric Lighting Co., Iowa, 7s	5,000.00	5,000.00	5,000.00
Beatrice Real Estate & Trust Co., 6s.	2,500.00	2,500.00	2,500.00
Globe Street Railway, Fall River, Mass., 5s.....	10,000.00	10,000.00	9,975.00
Auburn City Railway, N. Y., 6s.....	3,000.00	3,000.00	3,000.00
Omaha Street Railway, Neb., 5s.....	2,000.00	2,000.00	1,960.00
Saginaw Union Street Railway, Mich., 6s.....	5,100.00	5,000.00	5,000.00
Merrimack Valley Street Railway, Mass., 5s.....	7,000.00	7,000.00	6,937.50
Watervliet Turnpike & Railway Co., N. Y., 6s	6,000.00	6,000.00	6,000.00
Fidelity Building & Loan Associa- tion, Denver, deb., 7s.....	5,000.00	5,000.00	5,000.00
National Cordage Co., 6s.....	1,000.00	1,000.00	980.00
Portland Consolidated Street Rail- road, 6s.....	5,150.00	5,000.00	5,000.00
Evansville Street Railway, 6s.....	5,000.00	5,000.00	5,000.00
North End Water Co., Tacoma, 7s....	2,060.00	2,000.00	2,000.00
Salt Lake City Street Railway, 6s	5,100.00	5,000.00	5,000.00
Cleveland City Cable Railway, 5s	5,000.00	5,000.00	4,900.00
Metropolitan Street Ry., Denver, 6s..	10,000.00	10,000.00	10,000.00
	\$118,710.00	\$121,400.00	\$120,950.00
STOCKS.			
BANK.			
First National, Peterborough.....	\$14,840.00	\$10,600.00	\$13,035.00
Hillsborough National.....	14,580.00	10,800.00	12,290.00
Monadnock National, East Jaffrey...	12,120.00	10,100.00	12,114.00
Citizens' National, Keene.....	750.00	500.00	550.00
Souhegan National, Milford	2,875.00	2,500.00	2,550.00
Richardson County National, Neb....	3,000.00	2,000.00	2,000.00
	\$48,165.00	\$36,500.00	\$42,539.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$16,915.00	\$19,900.00	\$23,000.00
Chicago & Northwestern, common...	8,320.00	8,000.00	9,600.00
Amount carried forward.....	\$25,235.00	\$27,900.00	\$32,600.00

SCHEDULE OF BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.— <i>Continued.</i>			
<i>Amount brought forward</i>	\$25,235.00	\$27,900.00	\$32,600.00
Chicago, St. Paul, Minneapolis & Omaha.....	5,650.00	5,000.00	5,000.00
Central Pacific.....	1,200.00	5,000.00	4,500.00
Union Pacific.....	2,600.00	10,000.00	6,000.00
Atchison, Topeka & Santa Fé.....	4,600.00	20,000.00	6,600.00
Chicago, Burlington & Quincy receipts.....	2,000.00	2,000.00	2,000.00
Fitchburg.....	4,050.00	5,000.00	4,575.00
	\$45,335.00	\$74,900.00	\$61,275.00
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$3,960.00	\$3,600.00	\$3,600.00
Niagara Fire Insurance Co.....	4,125.00	2,750.00	4,749.55
Pullman Palace Car Co.....	9,628.00	5,800.00	5,800.00
	\$17,713.00	\$12,150.00	\$14,149.55

PISCATAQUA SAVINGS BANK.—PORTSMOUTH.

E. P. KIMBALL, *President*.W. C. FRASER, *Treasurer*.

Trustees—E. P. Kimball, J. H. Broughton, J. H. Hutchinson, A. F. Howard, R. C. Peirce, E. C. Spinney, E. B. Philbrick, H. A. Yeaton, Wallace Hackett, J. O. Hobbs, L. E. Staples, C. A. Hazlett, F. A. Drake.

Investment Committee—E. P. Kimball, J. H. Broughton, J. H. Hutchinson, R. C. Peirce, Wallace Hackett.

STATEMENT.

Liabilities.

Amount due depositors.....	\$596,585.33	\$596,585.33
Guaranty fund.....	30,000.00	30,000.00
Surplus.....	11,323.90	11,323.90
Interest.....	8,080.45	8,080.45
Reserve for state tax.....	2,789.68	2,789.68
	\$648,779.36	
Premium on bonds and stocks im- paired.....	2,990.34	
	\$645,789.02	\$648,779.36

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$129,519.17	\$129,519.17	\$129,519.17
Loans secured by Western city mortgages.....	90,100.00	90,100.00	90,100.00
Loans secured by local real estate...	53,430.00	53,430.00	53,430.00
Loans on personal security.....	64,465.70	64,465.70	64,465.70
Loans on personal security (West- ern).....	3,775.00	3,775.00	3,775.00
Loans on collateral security.....	36,867.19	36,867.19	36,867.19
Loans on collateral security (West- ern).....	30,850.00	30,850.00	30,850.00
County, city, town, and district bonds.....	89,881.80	87,382.80	87,382.80
Miscellaneous bonds.....	74,845.00	79,050.00	77,383.00
Bank stock.....	42,530.00	32,500.00	45,481.34
Warrants.....	95.00	95.00	95.00
Real estate by foreclosure.....	18,437.47	18,437.47	18,437.47
Cash in hands of investing agents....	1,500.00	1,500.00	1,500.00
Cash on deposit in national banks...	7,903.83	7,903.83	7,903.83
Cash on hand.....	1,588.86	1,588.86	1,588.86
	\$645,789.02	\$637,465.02	\$648,779.36

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 11, 1892, to April 19, 1893.

Gross earnings	\$33,352.55
Deduct interest paid out	\$1,510.00
Deduct expenses	2,642.49
Deduct state tax	2,789.68
Deduct premiums charged off	869.17
Deduct losses charged off	1,667.00
Carried to guaranty fund	5,000.00
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	14,478.34
Net earnings	\$18,874.21
From surplus	3,075.11
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Dividends July, 1892, and January, 1893	\$21,949.32
Surplus and interest, last examination	\$22,479.46
From surplus	3,075.11
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Surplus and interest, present examination	\$19,404.35

Incorporated 1877.

Examination April 19, 1893, by William A. Heard and A. W. Baker.

Treasurer's bond, \$55,000. Date of bond, Sept. 2, 1891.

Clerk, J. K. Bates.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$300.

Indebtedness of trustees as principal, \$20,192.02; as surety, \$10,192.02.

Amount of deposits, \$596,585.33; increase since last examination, \$28,299.29.

Amount of deposits received since last examination, including dividends credited, \$175,473.27.

Amount of dividends declared since last examination, \$21,949.32.

Amount paid out on account of deposits since last examination, \$147,173.98.

Total amount loaned or invested in New Hampshire, \$198,637.64.

Total amount loaned or invested in New England, \$199,251.54.

Total amount loaned or invested out of New England, \$449,527.82.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 26.

Total number of loans in the State, 66.

SCHEDULE OF BONDS AND STOCKS OF THE PISCATAQUA SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Douglas, Kan., 6s.....	\$721.00	\$700.00	\$700.00
Doniphan, Kan., 6s.....	1,530.00	1,500.00	1,500.00
Travis, Tex., 6s.....	7,210.00	7,000.00	7,000.00
Larimer, Col., 6s.....	5,200.00	5,000.00	5,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Sully, So. Dak., 7s.....	3,090.00	3,000.00	3,000.00
Alexander, Ill., 6s.....	6,182.80	6,182.80	6,182.80
Las Animas, Col., 7s.....	4,120.00	4,000.00	4,000.00
Greene, Ind., 6s.....	1,000.00	1,000.00	1,000.00
	\$34,203.80	\$33,382.80	\$33,382.80
CITY AND TOWN.			
Paris, Tex., 6s.....	\$10,300.00	\$10,000.00	\$10,000.00
Blanchard Township, Ohio, 6s.....	1,050.00	1,000.00	1,000.00
East Dallas, Tex., 6s.....	2,140.00	2,000.00	2,000.00
Leavenworth, Kan., 5s.....	618.00	600.00	600.00
Sedgwick Township, Kan., 6s.....	3,360.00	3,200.00	3,200.00
Windsor, Ill., 6s.....	3,150.00	3,000.00	3,000.00
Ottawa Township, Ohio, 6s.....	7,350.00	7,000.00	7,000.00
Sugar Creek Township, Ohio, 6s.....	1,020.00	1,000.00	1,000.00
Pleasant Township, Ohio, 6s.....	3,090.00	3,000.00	3,000.00
Bradford, Pa., 6s.....	200.00	200.00	200.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
South Denver, Col., 6s.....	5,150.00	5,000.00	5,000.00
Paris, Tex., 5s.....	2,000.00	2,000.00	2,000.00
	\$44,578.00	\$43,000.00	\$43,000.00
SCHOOL DISTRICT.			
Paola, Kan., 6s.....	\$5,100.00	\$5,000.00	\$5,000.00
Lamar, Board of Education, Mo., 6s..	4,000.00	4,000.00	4,000.00
Maysville, Board of Education, Mo., 6s.....	2,000.00	2,000.00	2,000.00
	\$11,100.00	\$11,000.00	\$11,000.00
MISCELLANEOUS.			
Lindell Hotel, St. Louis, 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
Johnson Loan & Trust Co., deb., 6s..	6,345.00	7,050.00	7,050.00
Sioux Falls Water Co., 6s.....	4,000.00	4,000.00	4,000.00
Kansas City Investment Co., deb., 6s.	4,000.00	5,000.00	5,000.00
City Water Co., East St. Louis, Ill., 6s.....	1,000.00	1,000.00	1,000.00
Indianapolis Water Co., Ind., 5s.....	13,000.00	13,000.00	13,000.00
Indianapolis Water Co., Ind., 5s.....	10,000.00	10,000.00	10,000.00
Newton Water Co., Kan., 6s.....	2,500.00	5,000.00	3,333.00
City Water Works, Omaha, Neb., 6s.	6,000.00	6,000.00	6,000.00
Jamestown Water Supply Co., 6s.....	1,000.00	1,000.00	1,000.00
Independence Water-Works, Mo., 7s	5,000.00	5,000.00	5,000.00
National Water-Works, N. Y., 6s.	12,000.00	12,000.00	12,000.00
	\$74,845.00	\$79,050.00	\$77,383.00
STOCKS.			
BANK.			
New Hampshire National, Ports- mouth.....	\$2,730.00	\$2,100.00	\$2,530.00
National Mechanics & Traders, Portsmouth.....	2,375.00	1,900.00	2,168.75
Amount carried forward.....	\$5,105.00	\$4,000.00	\$4,691.75

SCHEDULE OF BONDS AND STOCKS OF THE PISCATAQUA SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward.....</i>	\$5,105.00	\$4,000.00	\$4,698.75
First National, Portsmouth.....	27,840.00	17,400.00	27,867.21
National Granite State, Exeter.....	900.00	1,000.00	1,390.00
Central National, New York.....	3,645.00	2,700.00	3,489.38
Merchants National, Kan. City, Mo..	3,960.00	6,600.00	6,996.00
Rockingham National, Portsmouth..	1,080.00	800.00	1,040.00
	\$42,530.00	\$32,500.00	\$45,481.34

PITTSFIELD SAVINGS BANK.—PITTSFIELD.

R. L. FRENCH, *President*.GEORGE F. BERRY, *Treasurer*.

Trustees—R. L. French, George F. Berry, B. F. Kaime, A. B. Taylor, John J. Jenness, Hiram A. Tuttle, Wm. G. French, E. L. Carr, S. J. Winslow, George E. Kent.

Investment Committee—Hiram A. Tuttle, S. J. Winslow, E. L. Carr, R. L. French, George F. Berry.

STATEMENT.

Liabilities.

Amount due depositors.....	\$397,697.95	\$397,697.95
Guaranty fund.....	21,000.00	21,000.00
Surplus.....	5,968.67	5,968.67
Interest.....	3,662.87	3,662.87
	\$428,329.49	
Premium on bonds and stocks im- paired.....	1,325.00	
	\$427,004.49	\$428,329.49

Resources.

	Market Value, June 23, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$47,185.00	\$47,185.00	\$47,185.00
Loans secured by Western city mortgages.....	65,284.00	65,284.00	65,284.00
Loans secured by local real estate...	66,169.51	66,169.51	66,169.51
Loans on personal security.....	85,882.71	85,882.71	85,882.71
Loans on personal security (West- ern).....	14,300.00	14,300.00	14,300.00
Loans on collateral security.....	52,285.43	52,285.43	52,285.43
Loans on collateral security (West- ern).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	15,085.85	14,540.85	14,540.85
Railroad bonds.....	12,430.00	11,500.00	11,500.00
Miscellaneous bonds.....	47,590.00	49,500.00	49,450.00
Bank stock.....	1,600.00	1,200.00	1,200.00
Railroad stock.....	1,460.00	4,000.00	2,000.00
Miscellaneous stocks.....		800.00	800.00
Warrants.....	300.00	300.00	300.00
Real estate by foreclosure.....	3,885.58	3,885.58	3,885.58
Real estate purchased.....	4,000.00	4,000.00	4,000.00
Cash on deposit in national banks...	2,276.37	2,276.37	2,276.37
Cash on hand.....	2,270.04	2,270.04	2,270.04
	\$427,004.49	\$430,379.49	\$428,329.49

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 13, 1892, to July 11, 1893.

Gross earnings	\$25,558.01
Deduct interest paid out	\$1,550.53
Deduct expenses	1,639.67
Deduct state tax	3,784.21
Deduct local taxes	119.70
Deduct premiums charged off	90.00
Deduct losses charged off	843.50
Carried to guaranty fund	6,500.00
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	14,527.61
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Net earnings	\$11,030.40
From surplus	4,052.57
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Dividend, April, 1893	\$15,082.97
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Surplus and interest, last examination	\$13,684.11
From surplus	4,052.57
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Surplus and interest, present examination	\$9,631.54

Incorporated 1855.

Examination July 11, 1893, by William A. Heard.

Treasurer's bond, \$45,000. Date of bond, Sept. 8, 1892.

Clerk, Hattie E. Boyd.

Annual compensation of treasurer, \$1,400.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$17,712.93; as surety, \$10,798.49.

Amount of deposits, \$397,697.95; decrease since last examination, \$7,939.20.

Amount of deposits received since last examination, including dividends credited, \$93,750.85.

Amount of dividends declared since last examination, \$15,082.97.

Amount paid out on account of deposits since last examination, \$101,690.05.

Total amount loaned or invested in New Hampshire, \$220,884.06.

Total amount loaned or invested in New England, \$220,884.06.

Total amount loaned or invested out of New England, \$207,445.43.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Number of single loans of \$1,000 or less to separate parties in the State, 178.

Total number of loans in the State, 221.

SCHEDULE OF BONDS AND STOCKS OF THE PITTSFIELD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Terre Haute & Southeastern, 7s.....	\$2,200.00	\$2,000.00	\$2,000.00
Boston, Concord & Montreal, 6s.....	6,720.00	6,000.00	6,000.00
Brunswick & Chillicothe, 6s.....	500.00	500.00	500.00
Kansas Pacific, consolidated, 6s.....	1,050.00	1,000.00	1,000.00
Oregon Short Line, 6s.....	1,960.00	2,000.00	2,000.00
	\$12,430.00	\$11,500.00	\$11,500.00
COUNTY.			
Saguache, Col., 7s.....	\$3,150.00	\$3,000.00	\$3,000.00
Kittittass, Wash., 6s.....	3,060.00	3,000.00	3,000.00
Clay, Minn., 7s.....	3,270.00	3,000.00	3,000.00
Summit, Col., 7s.....	1,050.00	1,000.00	1,000.00
Wyandotte, Kan., 7s.....	1,900.00	2,000.00	2,000.00
	\$12,430.00	\$12,000.00	\$12,000.00
CITY AND TOWN.			
El Paso, Texas, 7s.....	\$1,575.00	\$1,500.00	\$1,500.00
SCHOOL DISTRICT.			
Garfield County No. 1, Col., 8s.....	\$1,040.00	\$1,000.00	\$1,000.00
Greeley County, Neb., 7s.....	40.85	40.85	40.85
	\$1,080.85	\$1,040.85	\$1,040.85
MISCELLANEOUS.			
Western Electrical Construction Co., 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Winfield Water Co., 4s.....	1,600.00	2,000.00	1,950.00
Grand Forks Gas & Electric Co., 6s..	5,000.00	5,000.00	5,000.00
Salina Water-Works, Kan., 6s.....	1,000.00	1,000.00	1,000.00
National Water-Works, N. Y., 6s....	2,000.00	2,000.00	2,000.00
Topeka Water Supply Co., Kan., 6s..	5,000.00	5,000.00	5,000.00
Fort Plains Water Co., N. Y., 6s.....	1,500.00	1,500.00	1,500.00
New Hampshire Trust Co., deb., 6s..	6,400.00	8,000.00	8,000.00
Lombard Investment Co., deb., 6s....	5,000.00	5,000.00	5,000.00
Nebraska Loan & Trust Co., deb., 6s	3,500.00	3,500.00	3,500.00
Central Loan & Land Co., deb., 6s....	1,500.00	1,500.00	1,500.00
Dakota Investment Co., deb., 7s.....	2,000.00	2,000.00	2,000.00
E. H. Rollins & Sons, deb., 6s.....	5,000.00	5,000.00	5,000.00
Portland Consolidated Street Railway Co., Or., 6s.....	3,090.00	3,000.00	3,000.00
	\$47,590.00	\$49,500.00	\$49,450.00
STOCKS.			
BANK.			
Merchants' National, Manchester....	\$1,400.00	\$1,000.00	\$1,000.00
Cochecho National, Dover.....	200.00	200.00	200.00
	\$1,600.00	\$1,200.00	\$1,200.00
RAILROAD.			
Union Pacific	\$260.00	\$1,000.00	\$500.00
Cincinnati, Lebanon & Northern.....	1,200.00	3,000.00	1,500.00
	\$1,460.00	\$4,000.00	\$2,000.00
MISCELLANEOUS.			
New Hampshire Trust Co.....		\$800.00	\$800.00

PLYMOUTH GUARANTY SAVINGS BANK—PLYMOUTH.

CHARLES H. BOWLES, *President*.R. E. SMYTHE, *Treasurer*.

Trustees—Charles H. Bowles, A. M. Kidder, George H. Adams, Davis B. Keniston, E. B. Hodge, Frank L. Hughes, Alvin Burleigh, Fred P. Weeks, R. E. Smythe, John Mason, Benjamin Sanborn.

Investment Committee—Charles H. Bowles, A. M. Kidder, George H. Adams.

STATEMENT.

Liabilities.

Amount due depositors.....	\$273,877.44		\$273,877.44
Guaranty fund.....	35,000.00		35,000.00
Interest.....	3,546.07		3,546.07
Premium on bonds and stocks.....	2,556.00		
	\$314,979.51		\$312,423.51

Resources.

	Market Value. June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$20,250.00	\$20,250.00	\$20,250.00
Loans secured by Western city mortgages.....	64,894.00	64,894.00	64,894.00
Loans secured by local real estate...	18,641.37	18,641.37	18,641.37
Loans on personal security.....	35,813.14	35,813.14	35,813.14
Loans on personal security (Western).....	3,225.00	3,225.00	3,225.00
Loans on collateral security.....	31,410.00	31,410.00	31,410.00
County, city, town, and district bonds.....	26,470.00	25,500.00	26,275.00
Railroad bonds.....	50,600.00	50,000.00	51,050.00
Miscellaneous bonds.....	12,200.00	11,200.00	11,200.00
Bank stock.....	11,900.00	9,700.00	10,800.00
Railroad stock.....	3,875.00	3,100.00	3,844.00
Manufacturing stock.....	4,720.00	3,500.00	4,500.00
Miscellaneous stocks.....	5,850.00	5,000.00	5,390.00
Warrants.....	3,965.82	3,965.82	3,965.82
Cash on deposit in national banks...	21,165.18	21,165.18	21,165.18
	\$314,979.51	\$207,364.51	\$312,423.51

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 6, 1892, to November 23, 1893.

Gross earnings	\$17,385.68
Deduct interest paid out	\$1,085.09
Deduct expenses	1,061.85
Deduct state tax	2,708.08
Deduct premiums charged off	277.00
Deduct losses charged off	360.00
Dividend to stockholders	1,800.00
	<hr/>
	7,292.02
Net earnings	\$10,093.66
Dividends April and October, 1893	9,064.69
	<hr/>
To surplus	\$1,028.97
Surplus and interest, last examination	\$2,517.10
Increase	1,028.97
	<hr/>
Surplus and interest, present examination	\$3,546.07

Incorporated 1889.

Examination Nov. 23, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$35,000. Date of bond, March 19, 1890.

Annual compensation of treasurer, \$600.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$273,877.44; increase since last examination, \$54,990.72.

Amount of deposits received since last examination, including dividends credited, \$169,869.21.

Amount of dividends declared since last examination, \$9,064.69.

Amount paid out on account of deposits since last examination, \$114,878.49.

Total amount loaned or invested in New Hampshire, \$124,473.69.

Total amount loaned or invested in New England, \$124,473.69.

Total amount loaned or invested out of New England, \$187,949.82.

Largest amount loaned to any individual, corporation, or company, \$14,260.

Number of single loans of \$1,000 or less to separate parties in the State, 54.

Total number of loans in the State, 80.

SCHEDULE OF BONDS AND STOCKS OF THE PLYMOUTH GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Rock Island & Pacific, 5s...	\$4,900.00	\$5,000.00	\$5,000.00
Chicago, Milwaukee & St. Paul, 5s....	10,700.00	10,000.00	10,000.00
Iowa Central, 5s	7,600.00	10,000.00	9,350.00
Chicago & Northwestern, 5s.....	10,600.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 7s....	11,800.00	10,000.00	11,700.00
Concord & Montreal, 4s	5,000.00	5,000.00	5,000.00
	\$50,600.00	\$50,000.00	\$51,050.00
COUNTY.			
Cascade, Mont., 6s.....	\$5,350.00	\$5,000.00	\$5,325.00
Jefferson, Wash., 6s	5,150.00	5,000.00	5,000.00
	\$10,500.00	\$10,000.00	\$10,325.00
CITY AND TOWN.			
Dayton, Wash., 6s	\$5,100.00	\$5,000.00	\$5,000.00
Olympia, Wash., 6s.....	5,350.00	5,000.00	5,000.00
New Whatcom, Wash., 6s	5,000.00	5,000.00	5,450.00
	\$15,450.00	\$15,000.00	\$15,450.00
SCHOOL DISTRICT.			
King County No. 105, Wash., 7s.....	\$520.00	\$500.00	\$500.00
MISCELLANEOUS.			
Proctor & Gamble Co., Cincinnati, 6s	\$11,000.00	\$10,000.00	\$10,000.00
Crippen, Lawrence & Co., deb., 6s....	1,200.00	1,200.00	1,200.00
	\$12,200.00	\$11,200.00	\$11,200.00
STOCKS.			
BANK.			
Pemigewasset National, Plymouth...	\$7,700.00	\$5,500.00	\$6,600.00
Washington National, Spokane Falls,			
Wash.....	1,200.00	1,200.00	1,200.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	3,000.00
	\$11,900.00	\$9,700.00	\$10,800.00
RAILROAD.			
Pemigewasset Valley	\$3,375.00	\$3,100.00	\$3,844.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$2,145.00	\$1,000.00	\$2,000.00
Trenton Potteries Co., N. J.....	2,575.00	2,500.00	2,500.00
	\$4,720.00	\$3,500.00	\$4,500.00
MISCELLANEOUS.			
Proctor & Gamble Co., preferred.....	\$5,850.00	\$5,000.00	\$5,390.00

PORTSMOUTH SAVINGS BANK.—PORTSMOUTH.

CHAS. E. BATCHELDER, *President*. G. R. LAIGHTON, *Treasurer*.

Trustees—Chas. H. Mendum, John Sise, Benj. F. Webster, Chas. H. Rollins, Daniel Macey, Marcellus Bufford, Chas. M. Loughton, Henry M. Clark, Washington Freeman, William W. Cotton, Geo. Annable, Chas. E. Batchelder, Joseph W. Peirce, Andrew P. Preston, Chas. H. Garrett, Samuel W. Moses, Edward C. Matthews, David Jenness.

Investment Committee—William H. Rollins, Charles H. Mendum, Daniel Macey, Henry M. Clark, George Annable, Joseph W. Peirce, G. Ralph Loughton.

STATEMENT.

Liabilities.

Amount due depositors	\$4,002,723.22		\$4,002,723.22
Guaranty fund	210,000.00		210,000.00
Profit and loss	5,184.87		5,184.87
Interest	71,114.80		71,114.80
Premium on bonds and stocks	77,067.00		
	\$4,366,089.89		\$4,289,022.89

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$212,793.00	\$212,793.00	\$212,793.00
Loans secured by Western city mortgages	1,264,944.56	1,264,944.56	1,264,944.56
Loans secured by local real estate ..	502,373.73	502,373.73	502,273.73
Loans on personal security	115,465.17	115,465.17	115,465.17
Loans on collateral security	195,704.01	195,704.01	195,704.01
Loans on collateral security (Western)	76,500.00	76,500.00	76,500.00
State bonds	25,500.00	25,000.00	25,000.00
County, city, town, and district bonds	1,095,120.06	1,065,990.06	1,056,875.06
Railroad bonds	50,000.00	50,000.00	50,000.00
Miscellaneous bonds	564,950.00	591,500.00	543,133.00
Bank stock	69,488.33	53,333.33	53,333.33
Miscellaneous stocks	15,150.00	28,500.00	14,800.00
County judgments	10,716.33	10,716.33	10,716.33
Real estate by foreclosure	61,776.56	61,776.56	61,776.56
Real estate purchased	10,500.00	10,500.00	10,500.00
Certificates of indebtedness	4,000.00	4,000.00	4,000.00
Sundry balances	10,690.08	10,690.08	10,690.08
Cash on deposit in national banks ..	40,540.82	40,540.82	40,540.82
Cash on hand	39,877.24	39,877.24	39,877.24
	\$4,366,089.89	\$4,360,204.89	\$4,289,022.89

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 17, 1892, to April 18, 1893.

Gross earnings	\$218,260.29
From surplus	160,000.00
From profit and loss	14,711.42
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	\$392,971.71

Deduct interest paid out	\$3,826.46
Deduct expenses	8,677.98
Deduct state tax	40,128.71
Deduct other taxes	4,089.42
Deduct premiums charged off	12,917.80
Deduct items charged off	32,893.78
Deduct expense Western foreclosures	5,187.76
Reduction book value of stocks & bonds	90,477.27
Carried to guaranty fund	5,000.00
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	203,199.18

Regular and extra divid's July, 1892, and Jan., 1893 \$189,772.53

Profit and loss and interest, last examination	\$91,011.09
Decrease	14,711.42
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Profit and loss and interest, present examination . \$76,299.67

Incorporated 1823.

Examination April 18, 1893, by the Board of Bank Commissioners.

Treasurer's bond, \$105,000. Date of bond, Dec. 14, 1889.

Clerks, A. C. Hoyt. W. E. Peirce, H. E. Boynton.

Annual compensation of treasurer, \$2,800.

Annual compensation of clerks, \$2,000, \$800, \$800.

Indebtedness of trustees as principal, \$49,300; as surety, \$1,000.

Amount of deposits, \$4,002,723.22; decrease since last examination, \$82,526.85.

Amount of deposits received since last examination, including dividends credited, \$620,726.59.

Amount of dividends declared since last examination, \$189,772.53.

Amount paid out on account of deposits since last examination, \$703,253.44.

Total amount loaned or invested in New Hampshire, \$1,203,023.96.

Total amount loaned or invested in New England, \$1,395,166.96.

Total amount loaned or invested out of New England, \$2,893,855.93.

Largest amount loaned to any individual, corporation, or company, \$60,000.

Number of single loans of \$1,000 or less to separate parties in the State, 279.

Total number of loans in the State, 451.

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$25,500.00	\$25,000.00	\$25 000.00
RAILROAD.			
Concord & Montreal, 4s.....	\$50,000.00	\$50,000.00	\$50,000.00
COUNTY.			
Alexander, Ill., 6s.....	\$511.68	\$511.68	\$511.68
Costilla, Col., 7s.....	10,300.00	10,000.00	10,000.00
Cook, Ill., 4s.....	50,500.00	50,000.00	50,000.00
Garfield, Col., 7s.....	5,250.00	5,000.00	5,000.00
Jackson, Mo., court-house, 4s.....	10,000.00	10,000.00	9,950.00
Lee, Iowa, 6s.....	17,000.00	17,000.00	17,000.00
Lucas, Ohio, 4s.....	10,100.00	10,000.00	10,000.00
Leavenworth, Kan., 5s.....	17,680.00	17,000.00	16,150.00
Montrose, Col., 6s.....	5,150.00	5,000.00	5,000.00
Montgomery, Kan., 7s.....	12,600.00	12,000.00	12,000.00
Norton, Kan., 8s.....	1,050.00	1,000.00	1,000.00
Otter Tail, Minn., 6s.....	10,300.00	10,000.00	10,000.00
O'Brien, Iowa, 5s.....	15,000.00	15,000.00	14,850.00
Pulaski, Ill., 6s.....	1,032.50	1,032.50	1,032.50
Pitkin, Col., 6s.....	7,140.00	7,000.00	6,630.00
Pitkin, Col., 8s.....	10,500.00	10,000.00	10,000.00
Prowers, Col., 7s.....	16,275.00	15,500.00	15,500.00
Summit, Col., 7s.....	8,400.00	8,000.00	8,000.00
	\$208,789.18	\$204,044.18	\$202,624.18
CITY AND TOWN.			
Aberdeen, Dak., 7s.....	\$4,160.00	\$4,000.00	\$4,000.00
Boone, Iowa, 6s.....	15,000.00	15,000.00	15,000.00
Boston, Mass., 4s.....	54,000.00	50,000.00	50,000.00
Cairo, Ill., 6s.....	4,370.88	4,370 88	4,370.88
Chadron, Neb., 6s.....	10,300.00	10,000.00	10,000.00
Columbus, Neb., 6s.....	4,280.00	4,000.00	4,000.00
Council Bluffs, Iowa, 6s.....	8,755.00	8,500.00	8,500.00
Crawfordsville, Ind., 5s.....	25,500.00	25,000.00	25,000.00
Concord, N. H., 4s.....	53,000.00	50,000.00	50,000.00
Dubuque, Iowa, 6s.....	5,300.00	5,000.00	5,000.00
East St. Louis, Ill., 5s.....	2,100.00	2,000.00	450.00
Erie, Pa., 7s.....	10,400.00	10,000.00	10,000.00
Evansville, Ind., 4s.....	16,000.00	16,000.00	11,250.00
Grand Island, Neb., 6s.....	5,000.00	5,000.00	5,000.00
Greensburg, Kan., 6s.....	9,090.00	9,000.00	9,000.00
Geuda Springs, Kan., 6s.....	7,140.00	7,000.00	6,930.00
Ada Village, Ohio, 6s.....	8,400.00	8,000.00	8,000.00
Andrews, Ind., 7s.....	6,120.00	6,000.00	6,000.00
Amity Township, Ill., 6s.....	6,180.00	6,000.00	6,000.00
Blue Rapids, Kan., 6s.....	1,030.00	1,000.00	1,000.00
Marysville, Kan., 7s.....	3,150.00	3,000.00	3,000.00
Marblehead, Mass., 4s.....	8,160.00	8,000.00	8,000.00
Middleport, Ohio, 6s.....	10,200.00	10,000.00	10,000.00
Middleport, Ohio, 6s.....	2,000.00	2,000.00	2,000.00
Montevideo, Minn., 8s.....	5,250.00	5,000.00	5,000.00
Pleasant Township, Ohio, 6s.....	10,300.00	10,000.00	10,000.00
Quincy, Kan., 6s.....	4,080.00	4,000.00	4,000.00
South Haven Township, Kan., 6s.....	5,150.00	5,000.00	5,000.00
South Denver, Col., 6s.....	9,270.00	9,000.00	9,000.00
Teutopolis Township, Ill., 6s.....	4,080.00	4,000.00	4,000.00
Union Township, Mich., 6s.....	3,000.00	3,000.00	3,000.00
Amount carried forward.....	\$320,765.88	\$308,870.88	\$302,500.88

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward.....</i>	<i>\$320,765.88</i>	<i>\$308,870.88</i>	<i>\$302,500.88</i>
Van Buren, Ohio, 6s.....	16,800.00	16,000.00	16,000.00
Winchester, Mass., 4s.....	20,400.00	20,000.00	20,000.00
Indianapolis, Ind., 4s.....	13,000.00	13,000.00	13,000.00
Kansas City, Kan., 6s.....	7,000.00	7,000.00	7,000.00
Kansas City, Kan., 7s.....	4,840.00	4,400.00	4,400.00
Kansas City, Kan., 6s.....	4,200.00	4,200.00	4,200.00
Leavenworth, Kan., 4s.....	2,500.00	2,500.00	1,875.00
Lima, Ohio, 6s.....	5,350.00	5,000.00	5,000.00
Minneapolis, Minn., 4s.....	7,350.00	7,000.00	7,000.00
Muscatine, Iowa, 5s.....	17,000.00	17,000.00	17,000.00
Nashua, 4s.....	26,000.00	25,000.00	25,000.00
New Haven, Conn., 4s.....	21,400.00	20,000.00	20,000.00
Newark, Ohio, 6s.....	10,400.00	10,000.00	10,000.00
Newton, Kan., 6s.....	4,725.00	4,500.00	4,500.00
Ottawa, Kan., 7s.....	16,585.00	15,500.00	15,500.00
Pawtucket, R. I., 4s.....	30,160.00	29,000.00	29,000.00
Portsmouth, school, 4s.....	1,000.00	1,000.00	1,000.00
Portsmouth, water, 4s.....	71,000.00	71,000.00	71,000.00
Portsmouth, municipal loan, 4s.....	18,180.00	18,000.00	18,000.00
Pawnee City, Neb., 6s.....	11,330.00	11,000.00	11,000.00
Pueblo, Col., 6s.....	15,750.00	15,000.00	15,000.00
Sedalia, Mo., 5s.....	9,000.00	9,000.00	8,950.00
Superior, Wis., 6s.....	25,000.00	25,000.00	24,750.00
Rochester, N. H., 4s.....	25,000.00	25,000.00	25,000.00
Seattle, Wash., 5s.....	25,500.00	25,000.00	25,000.00
St. John, Kan., 6s.....	15,750.00	15,000.00	15,000.00
Syracuse, Kan., 7s.....	6,300.00	6,000.00	6,000.00
Stafford, Kan., 7s.....	2,080.00	2,000.00	2,000.00
Toledo, Ohio, street improvement, 5s.....	14,400.00	14,400.00	14,400.00
Toledo, Ohio, sewer, 5s.....	8,000.00	8,000.00	8,000.00
Toledo, Ohio, street improvement, 6s.....	2,180.00	2,000.00	2,000.00
Udall, Kan., 6s.....	6,000.00	6,000.00	6,000.00
Warsaw, Ill., 6s.....	1,600.00	1,600.00	1,600.00
Warsaw, Ill., 6s.....	6,825.00	6,825.00	6,825.00
Windom, Kan., 6s.....	5,000.00	5,000.00	5,000.00
	\$798,370.88	\$775,795.88	\$768,500.88
<i>SCHOOL DISTRICT.</i>			
Arapahoe County No. 2, Col., 5s.....	\$13,000.00	\$13,000.00	\$13,000.00
Bent County No. 14, Col., 8s.....	5,100.00	5,000.00	5,000.00
Barton County No. 9, Kenoma, Mo., 8s.....	765.00	750.00	750.00
Barton County No. 3, Milford, Mo., 8s.....	500.00	500.00	500.00
Carthage, Mo., 6s.....	2,500.00	2,500.00	2,500.00
Columbus, Board of Education, Ohio, 5s.....	10,300.00	10,000.00	10,000.00
Cedar Rapids, Iowa, Independent, 4s.....	10,000.00	10,000.00	9,700.00
Coolidge, No. 1, Kan., 7s.....	12,480.00	12,000.00	12,000.00
Christian, No. 5, Mo., 8s.....	1,000.00	1,000.00	1,000.00
Dawson, No. 11, Neb., 7s.....	3,465.00	3,300.00	3,300.00
Delmar, Iowa, 7s.....	600.00	600.00	600.00
Jasper County No. 1, Mo., 6s.....	2,000.00	2,000.00	1,900.00
Jasper County No. 7, Mo., 9s.....	300.00	300.00	300.00
Jefferson County No. 3, Neb., 7s.....	200.00	200.00	200.00
Pawnee County No. 1, Neb., 10s.....	9,270.00	9,000.00	9,000.00
Pitkin County No. 1, Col., 7s.....	16,480.00	16,000.00	16,000.00
	\$87,960.00	\$86,150.00	\$85,750.00

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Bessemer Ditch Co., Col., 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Des Moines Land Co., Iowa, 7s.....	8,000.00	10,000.00	5,000.00
Galena Gas Light Co., Ill., 5s.....	25,000.00	25,000.00	25,000.00
Lamar Land & Canal Co., Col., deb., 7s.....	25,000.00	25,000.00	25,000.00
Lake Gas Co., Ill., 6s.....	24,000.00	24,000.00	24,000.00
Municipal Gas Light Co., Roches- ter, N. Y., 6s.....	5,000.00	5,000.00	5,000.00
Union Steel & Iron Co., St. Joseph, Mo., 7s.....	25,000.00	25,000.00	10,000.00
Winchester Land Associates, Mass., deb., 6s.....	16,000.00	16,000.00	15,680.00
Western Irrigation & Land Co., Kan., 7s.....	15,000.00	15,000.00	15,000.00
Alton Water-Works, Ill., 6s.....	13,000.00	13,000.00	12,870.00
Atlantic Water Co., Iowa, 6s.....	10,000.00	10,000.00	10,000.00
Bucyrus Water-Works, Ohio, 6s.....	40,000.00	40,000.00	40,000.00
Carthage Water-Works, Mo., 6s.....	30,000.00	30,000.00	29,700.00
Cottage City Water Co., Mass., 5s....	5,000.00	5,000.00	5,000.00
Danville Water Co., Ill., 6s.....	7,000.00	7,000.00	6,930.00
Framingham, Water Co., Mass., 6s...	15,450.00	15,000.00	14,860.00
Iowa Water Co., Ottumwa, Iowa, 6s	30,000.00	30,000.00	30,000.00
Homer Water-Works, N. Y., 6s.....	3,000.00	3,000.00	3,000.00
Joliet Water-Works, Ill., 6s.....	18,000.00	18,000.00	18,000.00
Leavenworth City & Fort Leaven- worth Water Co., Kan., 5s.....	15,000.00	15,000.00	15,000.00
Lexington Hydraulic & Manufactur- ing Co., 6s.....	21,000.00	21,000.00	21,000.00
Marseilles Water Power Co., Ill., 6s..	9,000.00	9,000.00	8,800.00
National Water-Works, N. Y., 6s....	37,000.00	37,000.00	37,000.00
Newton Water Co., Kan., 6s.....	15,000.00	30,000.00	15,000.00
Newton Water Co., Kan., 7s.....	15,000.00	15,000.00	14,350.00
Niles Water-Works, Mich., 7s.....	10,000.00	20,000.00	10,000.00
Nyack Water-Works, N. Y., 6s.....	7,000.00	7,000.00	7,000.00
Omaha Water-Works, Neb., 6s.....	21,000.00	21,000.00	21,000.00
Owego Water-Works, N. Y., 6s.....	20,000.00	20,000.00	20,000.00
Quincy Water Co., Mass., 5s.....	20,000.00	20,000.00	19,775.00
Salina Water-Works, Kan., 6s.....	10,000.00	10,000.00	10,000.00
Tiffin Water-Works, Ohio, 6s.....	8,500.00	8,500.00	8,500.00
Wakefield Water Co., Mass., 5s.....	10,000.00	10,000.00	8,908.00
Waterloo Water Co., Iowa, 6s.....	12,000.00	12,000.00	11,760.00
Portsmouth Company, Berwick, Me., 6s.....	10,000.00	10,000.00	10,000.00
	\$564,950.00	\$591,500.00	\$543,133.00
STOCKS.			
BANK.			
National Mechanics & Traders, Portsmouth.....	\$40,500.00	\$32,400.00	\$32,400.00
New Hampshire National, Ports- mouth.....	2,513.33	1,933.33	1,933.33
First National, Portsmouth.....	5,280.00	3,300.00	3,300.00
Rockingham National, Portsmouth..	21,195.00	15,700.00	15,700.00
	\$69,488.33	\$53,333.33	\$53,333.33
MISCELLANEOUS.			
Portsmouth Gas Light Co.....	! \$2,000.00	\$2,000.00	\$2,000.00
Denver Consolidated Electric Co....	7,150.00	6,500.00	6,200.00
East Cambridge Land Co.....	6,000.00	20,000.00	6,600.00
	\$15,150.00	\$28,500.00	\$14,800.00

PORTSMOUTH TRUST AND GUARANTEE COMPANY.— PORTSMOUTH.

FRANK JONES, *President.*SAMUEL J. GERRISH, *Treasurer.*

Directors—Frank Jones, Moses H. Goodrich, William D. Fernald,
Marcellus Eldredge, William Ward, Charles A. Sinclair, Charles
B. Gafney, Calvin Page, Samuel J. Gerrish.

Investment Committee—Board of directors.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,003,293.15	\$1,003,293.15
Guaranty fund.....	100,000.00	100,000.00
Surplus.....	47,717.29	47,717.29
Interest.....	16,752.62	16,752.62
Unpaid dividends on guaranty fund	300.00	300.00
Unpaid dividends on Portsmouth & Dover R. R.....	102.00	102.00
Premium on bonds and stocks.....	10,576.28	
	<u>\$1,178,741.34</u>	<u>\$1,168,165.06</u>

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$146,816.00	\$146,816.00	\$142,327.60
Loans secured by Western city mortgages.....	123,394.00	123,394.00	123,394.00
Loans secured by Southern mort- gages.....	30,750.00	30,750.00	30,750.00
Loans secured by local real estate...	85,200.00	85,200.00	85,200.00
Loans on personal security.....	39,400.00	39,400.00	39,400.00
Loans on personal security (West- ern).....	48,200.00	48,200.00	48,200.00
Loans on collateral security.....	122,500.00	122,500.00	122,500.00
Loans on collateral security (West- ern).....	90,258.66	90,258.66	90,258.66
County, city, town, and district bonds.....	149,908.00	145,900.00	145,810.00
Railroad bonds.....	50,100.00	45,500.00	45,500.00
Miscellaneous bonds.....	196,105.00	196,365.00	194,372.50
Bank stock.....	3,088.33	4,633.33	4,633.33
Railroad stock.....	12,474.00	14,700.00	12,200.00
Miscellaneous stocks.....	3,500.00	7,000.00	7,000.00
Warrants.....	29,723.33	29,723.33	29,294.95
Real estate by foreclosure.....	45,704.32	45,704.32	45,704.32
Cash on deposit in national banks...	897.68	897.68	897.68
Cash on hand.....	722.02	722.02	722.02
	<u>\$1,178,741.34</u>	<u>\$1,177,664.34</u>	<u>\$1,168,165.06</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From March 14, 1892, to March 13, 1893.

Gross earnings	\$69,497.92
Deduct interest paid out	\$2,933.43
Deduct expenses	3,935.59
Deduct state tax	9,140.31
Deduct other taxes	1,159.01
Deduct losses charged off	4,587.75
Deduct insurance	42.00
Dividend to stockholders	6,000.00
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	27,798.09
Net earnings	<hr/>
Dividends	\$41,699.83
	33,078.31
	<hr/>
To surplus	\$8,621.52
Surplus and interest, last examination	\$55,848.39
Increase	8,621.52
	<hr/>
Surplus and interest, present examination	\$64,469.91

Incorporated July 12, 1871.

Examination March 13, 1893, by J. O. Lyford and A. W. Baker.

Treasurer's bond, \$100,000. Date of bond, Feb. 10, 1893.

Clerk, Howard Anderson.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, \$780.

Indebtedness of trustees as principal, nothing; as surety, \$37,500.

Amount of deposits, \$1,003,293.15; increase since last examination, \$173,537.69.

Amount of deposits received since last examination, including dividends credited, \$415,137.55.

Amount of dividends declared since last examination, \$33,078.31.

Amount paid out on account of deposits since last examination, \$241,599.86.

Total amount loaned or invested in New Hampshire, \$322,018.03.

Total amount loaned or invested in New England, \$366,893.17.

Total amount loaned or invested out of New England, \$801,271.89.

Largest amount loaned to any individual, corporation, or company, \$71,000.

Number of single loans of \$1,000 or less to separate parties in the State, 18.

Total number of loans in the State, 38.

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH TRUST
AND GUARANTEE COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Portsmouth, Gt. Falls & Conway, 4½s	\$44,550.00	\$40,500.00	\$40,500.00
Northern Pacific, 6s.....	5,550.00	5,000.00	5,000.00
	\$50,100.00	\$45,500.00	\$45,500.00
COUNTY.			
Chehalis, Wash., 6s.....	\$10,300.00	\$10,000.00	\$10,150.00
Custer, Mont., 7s.....	5,250.00	5,000.00	5,000.00
Clallam, Wash., 6s.....	5,050.00	5,000.00	5,000.00
Summit, Col., 7s.....	2,625.00	2,500.00	2,500.00
San Miguel, N. M., 6s.....	303.00	300.00	300.00
Saguache, Col., 7s.....	9,135.00	8,700.00	8,700.00
Montrose, Col., 6s.....	9,270.00	9,000.00	8,550.00
Sierra, N. M., 6s.....	3,605.00	3,500.00	3,500.00
Bernalillo, N. M., 6s.....	1,030.00	1,000.00	1,000.00
Asotin, Wash., 6s.....	2,040.00	2,000.00	2,060.00
Chaffee, Col., 6s.....	3,900.00	3,900.00	3,900.00
	\$52,508.00	\$50,900.00	\$50,660.00
CITY AND TOWN.			
Logan City, Utah, 5s.....	\$10,000.00	\$10,000.00	\$9,800.00
Irrington, Ind., 6s.....	10,300.00	10,000.00	10,000.00
Salt Lake City, Utah, 5s.....	10,300.00	10,000.00	9,625.00
Dayton, Wash., 6s.....	15,300.00	15,000.00	15,175.00
Port Townsend, Wash., 6s.....	21,000.00	20,000.00	19,900.00
Redlands, Cal., 6s.....	10,500.00	10,000.00	10,550.00
	\$77,400.00	\$75,000.00	\$75,050.00
SCHOOL DISTRICT.			
Salt Lake City, 5s.....	\$10,000.00	\$10,000.00	\$9,800.00
Chehalis County, No. 5, Wash., 6s....	10,000.00	10,000.00	10,300.00
	\$20,000.00	\$20,000.00	\$20,100.00
MISCELLANEOUS.			
Kingman Water & Power Co., Kan., 6s.....	\$8,000.00	\$10,000.00	\$9,800.00
Xenia Water Co., Ohio, 6s.....	5,000.00	5,000.00	5,000.00
Hurley Water Co., Wis., 6s.....	10,000.00	10,000.00	10,000.00
Eastman Freight Car Heater Co., Maine, 6s.....	21,000.00	20,000.00	20,000.00
Streator Aqueduct Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
International Loan and Trust Co., Kansas City, deb., 6s.....	20,000.00	20,000.00	19,800.00
Emporia Electric & Gas-light Co., Kan., 6s.....	10,500.00	10,000.00	9,725.00
Front Street Cable Railway Co., Seattle, 6s.....	12,240.00	12,000.00	12,000.00
Kearsarge House, North Conway, 6s	1,365.00	1,365.00	1,365.00
Leeds Improvement & Land Co., Sioux City, 8s.....	5,000.00	5,000.00	5,050.00
Central Land & Loan Co., Kan., deb., 6s.....	15,000.00	15,000.00	15,000.00
Mount Washington Hotel Co., 8s.....	11,000.00	11,000.00	11,000.00
Salt Lake City Gas Co., Utah, 6s.....	10,000.00	10,000.00	9,962.50
Wichita Union Stock Yards Co., Kan., 7s.....	10,000.00	10,000.00	9,800.00
Winchester Land Associates, Mass., 6s	5,000.00	5,000.00	4,950.00
Amount carried forward.....	\$154,105.00	\$154,365.00	\$153,452.50

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH TRUST
AND GUARANTEE COMPANY.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$154,105.00	\$154,365.00	\$153,452.50
Newton & Boston Street Railway, Mass., 5s.....	7,000.00	7,000.00	6,720.00
Evansville Street Railway, Ind., 6s..	25,000.00	25,000.00	24,500.00
Duluth Transfer Railway Co., 6s.....	10,000.00	10,000.00	9,700.00
	\$196,105.00	\$196,365.00	\$194,372.50
STOCKS.			
BANK.			
N. H. National, Portsmouth.....	\$1,733.33	\$1,333.33	\$1,333.33
Metropolitan National, Boston.....	980.00	1,000.00	1,000.00
Citizens', Wichita.....		2,000.00	2,000.00
National Mechanics' & Traders', Portsmouth.....	375.00	300.00	300.00
	\$3,088.33	\$4,633.33	\$4,633.33
RAILROAD.			
Portsmouth & Dover.....	\$9,900.00	\$9,000.00	\$9,000.00
Union Pacific.....	1,300.00	5,000.00	2,500.00
Old Colony.....	1,274.00	700.00	700.00
	\$12,474.00	\$14,700.00	\$12,200.00
MISCELLANEOUS.			
American Loan & Trust Co., Topeka, Kan.....	\$1,000.00	\$2,000.00	\$2,000.00
International Loan & Trust Co., Kansas City, Mo.....	2,500.00	5,000.00	5,000.00
	\$3,500.00	\$7,000.00	\$7,000.00

PUBLIC GUARANTY SAVINGS BANK.—NEWPORT.

GEORGE H. BARTLETT, *President*. P. A. JOHNSON, *Treasurer*.*Trustees*—George H. Bartlett, Carleton Hurd, C. M. Emerson, E.

H. Carr, Wm. C. Stocker, Wm. H. Perry, S. H. Cutting, H. B.

Cheney, Francis Dodge, Hiram N. Johnson.

Investment Committee—C. M. Emerson, Carleton Hurd, E. H.

Carr.

STATEMENT.

Liabilities.

Amount due depositors.....	\$331,825.89		\$331,825.89
Guaranty fund.....	50,000.00		50,000.00
Surplus.....	4,332.22		4,332.22
Interest.....	2,714.72		2,714.72
Dividend unpaid.....	512.00		512.00
	\$389,384.83		
Premium on bonds and stocks im- paired.....	6,785.00		
	\$382,599.83		\$389,384.83

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$83,454.57	\$83,454.57	\$83,454.57
Loans secured by Western city mortgages.....	28,318.75	28,318.75	28,318.75
Loans secured by local real estate...	39,430.00	39,430.00	39,430.00
Loans on personal security.....	40,084.69	40,084.69	40,084.69
Loans on personal security (West- ern).....	11,145.18	11,145.18	11,145.18
Loans on collateral security.....	11,150.00	11,150.00	11,150.00
Loans on collateral security (West- ern).....	16,975.57	16,975.57	16,975.57
County, city, town, and district bonds.....	74,976.50	71,450.00	74,351.50
Miscellaneous bonds.....	14,900.00	15,000.00	15,000.00
Bank stock.....	8,515.00	9,600.00	9,525.00
Miscellaneous stocks.....	6,700.00	15,500.00	13,000.00
Warrants.....	6,608.81	6,608.81	6,608.81
Certificates of deposit.....	6,076.30	6,076.30	6,076.30
Tax certificates.....	511.90	511.90	511.90
Real estate by foreclosure.....	20,037.35	20,037.35	20,037.35
Real estate purchased.....	10,500.00	10,500.00	10,500.00
Cash in hands of investing agents....	379.19	379.19	379.19
Cash on deposit in national banks....	2,522.66	2,522.66	2,522.66
Cash on hand.....	313.36	313.36	313.36
	\$382,599.83	\$389,058.33	\$389,384.83

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 21, 1892, to Sept. 28, 1893.

Gross earnings	\$24,754.23
Deduct interest paid out	\$474.77
Deduct expenses	2,005.63
Deduct state tax	3,351.07
Deduct other taxes	236.53
Deduct losses charged off	2,700.00
Dividend to stockholders	2,000.00
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	10,768.00
Net earnings	\$13,986.23
Dividend, July, 1893	12,142.60
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To surplus	\$1,843.63
Surplus and interest, last examination	\$5,203.31
Increase	1,843.63
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Surplus and interest, present examination	\$7,046.94

Incorporated 1887.

Examination Sept. 28, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$50,000. Date of bond, July 15, 1890.

Clerk, F. C. Grant.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, \$19,500.

Amount of deposits, \$331,825.89; increase since last examination, \$5,036.66.

Amount of deposits received since last examination, including dividends credited, \$93,253.31.

Amount of dividends declared since last examination, \$12,142.60.

Amount paid out on account of deposits since last examination, \$88,216.65.

Total amount loaned or invested in New Hampshire, \$111,325.71.

Total amount loaned or invested in New England, \$111,825.71.

Total amount loaned or invested out of New England, \$277,559.12.

Largest amount loaned to any individual, corporation, or company, \$12,000.

Number of single loans of \$1,000 or less to separate parties in the State, 45.

Total number of loans in the State, 72.

SCHEDULE OF BONDS AND STOCKS OF THE PUBLIC GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Routt, Col., 7s.....	\$2,120.00	\$2,000.00	\$2,120.00
Kittitass, Wash., 6s.....	2,040.00	2,000.00	2,060.00
Missoula, Mont., 6s.....	2,140.00	2,000.00	2,120.00
Custer, Mont., 7s.....	2,625.00	2,500.00	2,550.00
Oneida, Idaho, 8s.....	1,650.00	1,500.00	1,590.00
Saguache, Col., 7s.....	525.00	500.00	500.00
Cochise, Ari., 7s.....	4,360.00	4,000.00	4,160.00
Bingham, Idaho, 7s.....	2,060.00	2,000.00	2,000.00
Eagle, Col., 7s.....	5,250.00	5,000.00	5,100.00
Las Animas, Col., 7s.....	2,060.00	2,000.00	2,000.00
Delta, Col., 8s.....	535.00	500.00	500.00
Garfield, Col., 7s.....	2,625.00	2,500.00	2,600.00
Albany, Wyo., 6s.....	2,080.00	2,000.00	2,060.00
	\$30,070.00	\$28,500.00	\$29,360.00
CITY AND TOWN.			
Missoula, Mont., 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
Tampa, Fla., 7s.....	1,050.00	1,000.00	1,000.00
Arkansas City, Kan., 7s.....	1,000.00	1,000.00	1,000.00
Moscow, Idaho, 6s.....	1,020.00	1,000.00	1,000.00
Rocky Ford, Col., 7s.....	3,120.00	3,000.00	3,120.00
Glenwood Springs, Col., 8s.....	5,350.00	5,000.00	5,300.00
	\$13,600.00	\$13,000.00	\$13,420.00
SCHOOL DISTRICT.			
Whitman Co., No. 18, Wash., 8s.....	\$848.00	\$800.00	\$840.00
Whitman Co., No. 124, Wash., 8s.....	1,050.00	1,000.00	1,115.00
Whitman Co., No. 122, Wash., 8s.....	1,890.00	1,800.00	1,954.00
Whitman Co., No. 130, Wash., 8s.....	945.00	900.00	990.00
Whitman Co., No. 116, Wash., 8s.....	787.50	750.00	787.50
Alturus Co., No. 6, Idaho, 8s.....	3,564.00	3,300.00	3,465.00
Codington Co., No. 24, Dak., 7s.....	1,442.00	1,400.00	1,470.00
Huerfano Co., No. 9, Col., 7s.....	2,060.00	2,000.00	2,000.00
Garfield Co., No. 1, Col., 8s.....	2,080.00	2,000.00	2,040.00
Mesa Co., No. 10, Col., 7s.....	1,050.00	1,000.00	1,050.00
Pierce Co., No. 2, Wash., 7s.....	5,250.00	5,000.00	5,300.00
Douglas Co., No. 5, Wash., 8s.....	3,150.00	3,000.00	3,210.00
Skagit Co., No. 27, Wash., 7s.....	4,080.00	4,000.00	4,110.00
Summit Co., No. 3, Col., 8s.....	1,050.00	1,000.00	1,080.00
Shoshone Co., No. 8, Idaho, 7s.....	2,060.00	2,000.00	2,160.00
	\$31,306.50	\$29,950.00	\$31,571.50
MISCELLANEOUS.			
Commonwealth Loan & Trust Co., deb. 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Consolidated Electric Light & Power Co., 8s.....	2,000.00	2,000.00	2,000.00
Newark & Granville Electric Street Railway Co., Ohio, 6s.....	1,900.00	2,000.00	2,000.00
Dakota Investment Co., deb., 7s.....	4,000.00	4,000.00	4,000.00
Des Moines Water Power Co., Iowa, 6s.....	2,000.00	2,000.00	2,000.00
New York & Brooklyn Suburban Investment Co., N. Y., 6s.....	3,000.00	3,000.00	3,000.00
	\$14,900.00	\$15,000.00	\$15,000.00

SCHEDULE OF BONDS AND STOCKS OF THE PUBLIC GUARANTY
SAVINGS BANK.—Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
First National, Dighton, Kan.....	\$500.00	\$500.00	\$500.00
First National, Newport.....	750.00	500.00	725.00
Merchants' National, Kan. City, Mo..	600.00	1,000.00	1,000.00
Ætna National, Kan. City., Mo.....	500.00	500.00	200.00
Citizens' National, Newport.....	3,565.00	3,100.00	3,100.00
Cass County, Casselton, Dak.....	500.00	1,000.00	1,000.00
People's Guaranty Savings Bank, Kan. City, Mo.....	1,000.00	1,000.00	1,000.00
Lisbon Savings Bank & Trust Co., Lisbon.....	1,100.00	1,000.00	1,000.00
United States Savings Bank, Topeka, Kan.....		1,000.00	1,000.00
	\$8,515.00	\$9,600.00	\$9,525.00
MISCELLANEOUS.			
International Loan & Trust Co.....	\$500.00	\$1,000.00	\$1,000.00
New England Loan & Trust Co., Des Moines, preferred.....	1,500.00	1,500.00	1,500.00
Denver Consolidated Electric Co....	2,200.00	2,000.00	2,000.00
Northern Banking Co., Portland, Me..	500.00	500.00	500.00
Capital Fire Ins. Co., Concord.....	500.00	500.00	500.00
Kansas City Investment Co.....		2,000.00	1,000.00
Globe Investment Co., Boston.....	1,500.00	3,000.00	3,000.00
New Hampshire Trust Co.....		2,000.00	2,000.00
Kimball-Champ Investment Co.....		2,000.00	1,000.00
Rice Investment Co., Fort Payne, Ala.....		1,000.00	500.00
	\$6,700.00	\$15,500.00	\$13,000.00

ROCHESTER SAVINGS BANK.—ROCHESTER.

WILLIAM RAND, *President*.S. D. WENTWORTH, *Treasurer*.

Trustees—William Rand, Stephen D. Wentworth, J. Thorne Dodge,
 Frank E. Wallace, Ezra Standley, Richardson J. Wallace, Joseph
 B. Twombly.

Investment Committee—Board of trustees.

STATEMENT.

Liabilities.

Amount due depositors	\$273,985.46	\$273,985.46
Guaranty fund	13,673.96	13,673.96
Surplus	5,070.44	5,070.44
Interest	5,556.91	5,556.91
	\$298,286.77	
Premium on bonds and stocks im- paired.....	5,500.00	
	\$292,786.77	\$298,286.77

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$67,938.31	\$67,938.31	\$67,938.31
Loans secured by Western city mortgages	13,500.00	13,500.00	13,500.00
Loans secured by local real estate...	60,516.56	60,516.56	60,516.56
Loans on personal security.....	31,027.17	31,027.17	31,027.17
Loans on collateral security	29,282.35	29,282.35	29,282.35
Loans on collateral security (West- ern).....	7,000.00	7,000.00	7,000.00
Miscellaneous bonds.....	22,500.00	22,500.00	22,500.00
Bank stock.....	7,500.00	10,000.00	10,000.00
Manufacturing stock.....	22,000.00	25,000.00	25,000.00
Certificates of deposit.....	18,000.00	18,000.00	18,000.00
Real estate by foreclosure.....	10,393.83	10,393.83	10,393.83
Cash on deposit in banking company	3,113.15	3,113.15	3,113.15
Cash on hand.....	15.40	15.40	15.40
	\$292,786.77	\$298,286.77	\$298,286.77

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 16, 1892, to December 5, 1893.

Gross earnings	\$19,047.78
Deduct interest paid out	\$224.95
Deduct expenses	1,121.97
Deduct state tax	2,702.57
Deduct other taxes	39.69
Deduct foreclosure expenses	489.36
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	4,578.54
Net earnings	\$14,469.24
Dividends, January and July, 1893	10,761.79
	<hr/>
To surplus	\$3,707.45
Surplus and interest, last examination	\$6,919.90
Increase	3,707.45
	<hr/>
Surplus and interest, present examination	\$10,627.35

Incorporated 1872.

Examination Dec. 5, 1893, by A. W. Baker.

Treasurer's bond, \$40,000. Date of bond, Feb. 6, 1893.

Annual compensation of treasurer, \$1,000.

Indebtedness of trustees as principal, \$10,543.01; as surety, \$57.

Amount of deposits, \$273,985.46; increase since last examination, \$2,221.09.

Amount of deposits received since last examination, including dividends credited, \$43,545.67.

Amount of dividends declared since last examination, \$10,761.79.

Amount paid out on account of deposits since last examination, \$41,324.48.

Total amount loaned or invested in New Hampshire, \$161,984.30.

Total amount loaned or invested in New England, \$161,984.30.

Total amount loaned or invested out of New England, \$136,302.47.

Largest amount loaned to any individual, corporation, or company, \$13,500.

Number of single loans of \$1,000 or less to separate parties in the State, 137.

Total number of loans in the State, 166.

SCHEDULE OF BONDS AND STOCKS OF THE ROCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Rochester Loan & Bank'g Co., deb., 6s	\$22,500.00	\$22,500.00	\$22,500.00
STOCKS.			
BANK.			
Farmington National.....	\$7,500.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Page Belting Co., common,.....	\$2,000.00	\$5,000.00	\$5,000.00
Page Belting Co., preferred.....	20,000.00	20,000.00	20,000.00
	\$22,000.00	\$25,000.00	\$25,000.00

ROLLINSFORD SAVINGS BANK.—SALMON FALLS.

W. H. MORTON, *President*. J. Q. A. WENTWORTH, *Treasurer*.

Trustees—O. S. Brown, William H. Morton, C. F. Wood, E. A. Stevens, F. R. Varney, J. D. Roberts, George H. Yeaton, A. B. Potter, James P. Willey.

Investment Committee—Board of trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$731,104.47	\$731,104.47
Guaranty fund.....	45,000.00	45,000.00
Surplus.....	38,114.61	38,114.61
Interest.....	17,639.12	17,639.12
Premium on bonds and stocks.....	32,307.00	
	\$864,165.20	\$831,858.20

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$85,860.00	\$85,860.00	\$85,860.00
Loans secured by Western city mortgages.....	79,675.00	79,675.00	79,675.00
Loans secured by local real estate...	22,690.00	22,690.00	22,690.00
Loans on personal security.....	271.00	271.00	271.00
Loans on personal security (Western).....	25,000.00	25,000.00	25,000.00
Loans on collateral security.....	15,050.00	15,050.00	15,050.00
County, city, town, and district bonds.....	196,357.00	186,600.00	184,100.00
Railroad bonds.....	11,000.00	10,000.00	10,000.00
Miscellaneous bonds.....	252,100.00	264,000.00	259,480.00
Bank stock.....	85,050.00	60,800.00	60,020.00
Miscellaneous stocks.....	19,000.00	17,600.00	17,600.00
County judgments.....	1,050.00	1,050.00	1,050.00
Real estate by foreclosure.....	57,598.52	57,598.52	57,598.52
Cash on deposit in national banks...	13,463.68	13,463.68	13,463.68
	\$864,165.20	\$839,658.20	\$831,858.20

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 16, 1892, to May 17, 1893.

Gross earnings	\$47,431.59
Deduct interest paid out	\$458.45
Deduct expenses	1,880.98
Deduct state tax	6,557.59
Deduct local taxes	704.51
Deduct western taxes	367.82
Deduct premiums charged off	831.67
Deduct losses charged off	12,657.25
Deduct other items charged off	500.00
Deduct expenses of local foreclosures	1,473.67
	<hr/>
	25,431.94
Net earnings	\$21,999.65
From surplus	5,655.84
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Dividends July, 1892, and January, 1893.	\$27,655.49
Surplus and interest, last examination	\$61,409.57
From surplus	5,655.84
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Surplus and interest, present examination	\$55,753.73

Incorporated 1850.

Examination May 17, 1893, by J. O. Lyford and W. A. Heard.

Treasurer's bond, \$75,000. Date of bond, July 12, 1892.

Clerk, E. C. Hamilton.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$731,104.47; increase since last examination, \$20,200.29.

Amount of deposits received since last examination, including dividends credited, \$107,681.24.

Amount of dividends declared since last examination, \$27,655.49.

Amount paid out on account of deposits since last examination, \$87,480.95.

Total amount loaned or invested in New Hampshire, \$109,754.68.

Total amount loaned or invested in New England, \$178,843.20.

Total amount loaned or invested out of New England, \$653,015.

Largest amount loaned to any individual, corporation, or company, \$10,000.

Number of single loans of \$1,000 or less to separate parties in the State, 23.

Total number of loans in the State, 32.

SCHEDULE OF BONDS AND STOCKS OF THE ROLLINSFORD
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Portsmouth, Great Falls & Conway, 4½s.....	\$11,000.00	\$10,000.00	\$10,000.00
COUNTY.			
Larimer, Col., 6s.....	\$10,400.00	\$10,000.00	\$10,000.00
Conejas, Col., 6s.....	9,282.00	9,100.00	9,100.00
Apache, Arizona, 7s.....	10,300.00	10,000.00	10,000.00
Spokane, Wash., 6s.....	10,600.00	10,000.00	10,000.00
Mesa, Col., 6s.....	10,300.00	10,000.00	10,000.00
Pueblo, Col., 6s.....	5,150.00	5,000.00	5,000.00
Kittitass, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Albany, Wyo., 6s.....	5,200.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,350.00	5,000.00	5,000.00
	\$71,682.00	\$69,100.00	\$69,100.00
CITY AND TOWN.			
South Denver, Col., 6s.....	\$10,300.00	\$10,000.00	\$10,000.00
Provo City, Utah, 6s.....	10,500.00	10,000.00	10,000.00
South Denver, Col., 6s.....	10,300.00	10,000.00	10,000.00
Pueblo, Col., 6s.....	520.00	500.00	500.00
Lamar, Col., 6s.....	10,000.00	10,000.00	9,500.00
East St. Louis, Ill., 5s.....	8,925.00	8,500.00	8,500.00
Cincinnati, Ohio, 7s.....	24,800.00	20,000.00	20,000.00
El Paso, Texas, 7s.....	5,250.00	5,000.00	5,000.00
Sedalia, Mo., 5s.....	3,000.00	3,000.00	3,000.00
Louisville, Ky., 7s.....	12,000.00	10,000.00	10,000.00
Irrvington, Ind., 6s.....	4,120.00	4,000.00	4,000.00
Auburn, Ind., 8s.....	3,000.00	3,000.00	3,000.00
Litchfield, Ill., 10s.....	2,000.00	4,000.00	2,000.00
	\$104,715.00	\$98,000.00	\$95,500.00
SCHOOL DISTRICT.			
Park County, No. 4, Mont., 7s.....	\$7,210.00	\$7,000.00	\$7,000.00
Bent County, No. 14, Col., 8s.....	2,550.00	2,500.00	2,500.00
Deer Lodge County, No. 10, Mont. 6s.	10,200.00	10,000.00	10,000.00
	\$19,960.00	\$19,500.00	\$19,500.00
MISCELLANEOUS.			
Quincy Water Co., Mass., 5s.....	\$15,000.00	\$15,000.00	\$15,000.00
St. Joseph Water Co., Mo., 6s.....	10,000.00	10,000.00	10,000.00
Wakefield Water Co., Mass., 5s.....	10,000.00	10,000.00	9,300.00
National Water-Works Co., N. Y., 6s.	10,000.00	10,000.00	10,000.00
Lexington Water Co., Ky., 6s.....	11,000.00	11,000.00	11,000.00
Stoughton Water Co., Mass., 6s.....	10,000.00	10,000.00	10,000.00
Marquette Water Co., Wis., 6s.....	5,000.00	5,000.00	5,000.00
Arkansas Water Co., Ark., 6s.....	10,000.00	10,000.00	10,000.00
Clinton Water Co., Iowa, 6s.....	5,000.00	5,000.00	5,000.00
Jamestown Water Co., N. Y., 6s.....	10,000.00	10,000.00	10,000.00
Decatur Water Co., Ala., 6s.....	2,500.00	10,000.00	9,500.00
Chattanooga Water Co., Tenn., 6s....	10,000.00	10,000.00	10,000.00
Leavenworth City & Fort Leaven- worth Water Co., 5s.....	10,000.00	10,000.00	10,000.00
Bessemer Ditch Co., Col., 7s.....	10,000.00	10,000.00	10,000.00
Kansas City Elec. Light Co., Mo., 6s.	10,000.00	10,000.00	10,000.00
Grand Avenue Railway Co., Kansas City, Mo., 5s.....	20,000.00	20,000.00	19,200.00
Pecos Land & Cattle Co., Texas, 7s...	2,500.00	5,000.00	2,500.00
Nova Scotia Power Co., 5s.....	12,000.00	12,000.00	12,000.00
Amount carried forward.....	\$173,000.00	\$183,000.00	\$178,500.00

SCHEDULE OF BONDS AND STOCKS OF THE ROLLINSFORD
SAVINGS BANK.—*Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward</i>	\$173,000.00	\$183,000.00	\$178,500.00
Fairmount Cemetery Asso., Col., 6s..	10,000.00	10,000.00	10,000.00
Denver Consolidated Electric Co., Col., 6s.....	5,000.00	5,000.00	5,000.00
Alton Gas & Electric Co., Ill., 6s.....	10,000.00	10,000.00	10,000.00
Consolidated Electric Co., St. Johns, N. B., 5s.....	8,500.00	8,500.00	8,500.00
Iowa Loan & Trust Co., deb., 5½s.....	5,500.00	5,500.00	5,500.00
New Hampshire Trust Co., deb., 6s..	8,000.00	10,000.00	10,000.00
Missouri Trust Co., deb., 6s.....	500.00	500.00	500.00
Texas Loan Agency, deb., 7s.....	5,000.00	5,000.00	5,000.00
Iowa Loan & Trust Co., deb., 6s.....	4,000.00	4,000.00	4,000.00
Water Supply & Storage Co., Larimer, Col., 6s.....	4,000.00	4,000.00	4,000.00
Sedalia Electric Railway, Light & Power Co., Mo., 6s.....	3,500.00	3,500.00	3,480.00
Superior Rapid Transit Co., 6s.....	5,000.00	5,000.00	5,000.00
Metropolitan Railway Co., Denver, 6s	5,000.00	5,000.00	5,000.00
Salt Lake City Railway Co., 6s.....	5,100.00	5,000.00	5,000.00
	\$252,100.00	\$264,000.00	\$259,480.00
<i>STOCKS.</i>			
<i>BANK.</i>			
National State Capital, Concord.....	\$28,800.00	\$12,000.00	\$12,000.00
Cochecho National, Dover.....	7,800.00	7,800.00	7,020.00
First National, Manchester.....	6,000.00	4,000.00	4,000.00
First National, Carthage, Mo.....	4,200.00	4,000.00	4,000.00
Great Falls National, Great Falls....	12,000.00	9,600.00	9,600.00
Somersworth National, Great Falls..	6,000.00	4,000.00	4,000.00
Salmon Falls, state.....	14,250.00	11,400.00	11,400.00
American National, Kansas City, Mo.	6,000.00	8,000.00	8,000.00
	\$85,050.00	\$60,800.00	\$60,020.00
<i>MISCELLANEOUS.</i>			
Denver Consolidated Elec. Co., Col..	\$15,400.00	\$14,000.00	\$14,000.00
Consolidated Elec. Co., New Brunswick	3,600.00	3,600.00	3,600.00
	\$19,000.00	\$17,600.00	\$17,600.00

SECURITY SAVINGS BANK.—WINCHESTER.

ALONZO A. WARE, *President*. J. G. ALEXANDER, *Treasurer*.

Trustees—Alonzo A. Ware, D. T. Saben, Henry Abbott, E. S. Adams, D. S. Swan, Leason Martin, D. L. C. Ball, E. M. Forbes, M. A. Brown, E. A. Kingman.

Investment Committee—Henry Abbott, D. T. Saben, E. S. Adams, E. A. Kingman.

STATEMENT.

Liabilities.

Amount due depositors.....	\$276,222.27		\$276,222.27
Guaranty fund.....	10,799.60		10,799.60
Surplus.....	1,490.39		1,490.39
Interest.....	4,612.61		4,612.61
	\$293,124.87		
Premium on bonds and stocks im- paired.....	5,363.00		
	\$287,761.87		\$293,124.87

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$43,075.00	\$43,075.00	\$43,075.00
Loans secured by Western city mortgages.....	60,317.45	60,317.45	60,317.45
Loans secured by local real estate...	52,581.00	52,581.00	52,581.00
Loans on personal security.....	12,726.00	12,726.00	12,726.00
Loans on personal security (West- ern).....	15,457.24	15,457.24	15,457.24
Loans on collateral security.....	5,800.00	5,800.00	5,800.00
County, city, town, and district bonds.....	41,457.00	39,850.00	39,850.00
Miscellaneous bonds.....	16,500.00	16,500.00	16,500.00
Bank stock.....	10,370.00	9,700.00	10,370.00
Manufacturing stock.....	2,000.00	2,000.00	2,000.00
Miscellaneous stocks.....	9,330.00	16,500.00	16,300.00
Warrants.....	409.80	409.80	409.80
Real estate by foreclosure.....	16,375.00	16,375.00	16,375.00
Bank fixtures.....	260.00	260.00	260.00
Cash on deposit in national banks....	1,103.38	1,103.38	1,103.38
	\$287,761.87	\$292,654.87	\$293,124.87

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 19, 1892, to September 11, 1893.

Gross earnings	\$17,312.85
Deduct interest paid out	\$113.04
Deduct expenses	855.73
Deduct state tax	2,641.20
Deduct other taxes	268.66
Deduct premiums charged off	397.04
Deduct losses charged off	635.40
Western foreclosure expenses	2,984.56
Carried to guaranty fund	439.60
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	8,335.23
Net earnings	\$8,977.62
From surplus	1,824.33
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Dividends October, 1892, and April, 1893	\$10,801.95
Surplus and interest, last examination	\$7,927.33
From surplus	1,824.33
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Surplus and interest, present examination	\$6,103.00
Incorporated 1881.	
Examination September 11, 1893, by A. W. Baker and John Hatch.	
Treasurer's bond, \$35,000. Date of bond, Jan. 11, 1893.	
Clerk, Henry Abbott.	
Annual compensation of treasurer, \$600.	
Annual compensation of clerk, \$200.	
Indebtedness of trustees as principal, \$1,500; as surety, nothing.	
Amount of deposits, \$276,222.27; increase since last examination, \$1,924.20.	
Amount of deposits received since last examination, including dividends credited, \$56,982.78.	
Amount of dividends declared since last examination, \$10,801.95.	
Amount paid out on account of deposits since last examination, \$55,058.58.	
Total amount loaned or invested in New Hampshire, \$86,840.38.	
Total amount loaned or invested in New England, \$86,840.38.	
Total amount loaned or invested out of New England, \$206,284.49.	
Largest amount loaned to any individual, corporation, or company, \$6,000.	
Number of single loans of \$1,000 or less to separate parties in the State, 104.	
Total number of loans in the State, 122.	

SCHEDULE OF BONDS AND STOCKS OF THE SECURITY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Saguache, Col., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00
Clallam, Wash., 6s.....	4,040.00	4,000.00	4,000.00
Garfield, Col., 7s.....	3,150.00	3,000.00	3,000.00
Summit, Col., 7s.....	5,250.00	5,000.00	5,000.00
	\$13,490.00	\$13,000.00	\$13,000.00
CITY AND TOWN.			
Redwood Falls, Minn., 6s.....	\$3,120.00	\$3,000.00	\$3,000.00
El Paso, Tex., 7s.....	3,150.00	3,000.00	3,000.00
Provo City, Utah, 6s.....	4,200.00	4,000.00	4,000.00
	\$10,470.00	\$10,000.00	\$10,000.00
SCHOOL DISTRICT.			
Whatcom County, No. 2, Wash., 7s ..	\$1,040.00	\$1,000.00	\$1,000.00
Whitman County, No. 121, Wash., 10s	525.00	500.00	500.00
Bingham County, No. 9, Idaho, 7s...	2,060.00	2,000.00	2,000.00
Whitman County, No. 86, Wash., 8s..	1,040.00	1,000.00	1,000.00
Park County No. 4, Mont., 7s.....	5,150.00	5,000.00	5,000.00
Becker County No. 4, Minn., 10s.....	300.00	300.00	300.00
Grand Forks City, No. Dak., Inde-			
pendent, 6s.....	2,060.00	2,000.00	2,000.00
Mesa County No. 10, Col., 7s.....	1,890.00	1,800.00	1,800.00
Springdale Township, Roberts			
County, S. Dak., 7s.....	420.00	400.00	400.00
Whatcom County No. 61, Wash., 8s..	630.00	600.00	600.00
Whatcom County No. 53, Wash., 8s...	630.00	600.00	600.00
Spokane County No. 52, Wash., 8s....	918.00	850.00	850.00
Walla Walla County No. 49, Wash., 7s	824.00	800.00	800.00
	\$17,487.00	\$16,850.00	\$16,850.00
MISCELLANEOUS.			
Lamar Land & Canal Co., Col., 7s....	\$3,000.00	\$3,000.00	\$3,000.00
Denver Consolidated Electric Co.,			
Col., 6s.....	3,000.00	3,000.00	3,000.00
St. Cloud Gas & Electric Co., 7s.....	5,000.00	5,000.00	5,000.00
Keith & Perry Coal Co., Kansas			
City, 6s.....	1,500.00	1,500.00	1,500.00
Metropolitan Railway Co., Denver,			
Col., 6s.....	4,000.00	4,000.00	4,000.00
	\$16,500.00	\$16,500.00	\$16,500.00
STOCKS.			
BANK.			
Winchester National.....	\$7,370.00	\$6,700.00	\$7,370.00
City National, Corsicana, Texas	3,000.00	3,000.00	3,000.00
	\$10,370.00	\$9,700.00	\$10,370.00
MANUFACTURING.			
Page Belting Co., Concord, pre-			
ferred.....	\$2,000.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
New Hampshire Trust Co.....		\$4,000.00	\$4,000.00
Topeka Investment & Loan Co.....	\$250.00	1,000.00	1,000.00
Texas Loan Agency.....	600.00	600.00	600.00
Amount carried forward.....	\$850.00	\$5,600.00	\$5,600.00

SCHEDULE OF BONDS AND STOCKS OF THE SECURITY SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>MISCELLANEOUS.—Continued.</i>			
<i>Amount brought forward.....</i>	\$850.00	\$5,600.00	\$5,600.00
Nashua Trust Co.....	1,000.00	1,000.00	1,000.00
Lombard Investment Co.....	750.00	3,000.00	3,000.00
Ballou Banking Co., Iowa.....	1,600.00	1,600.00	1,600.00
Denver Consolidated Electric Co., Col.....	3,630.00	3,300.00	3,300.00
Real Estate Trust Co., Tacoma, Wash.....	1,500.00	2,000.00	1,800.00
	\$9,330.00	\$16,500.00	\$16,300.00

SIWOOGANOCK GUARANTY SAVINGS BANK.— LANCASTER.

IRVING W. Drew, *President*.

F. D. HUTCHINS, *Treasurer*.

Trustees—Irving W. Drew, George R. Eaton, William Clough, F. D. Hutchins, Geo. W. Lane, Burleigh Roberts, Everett Fletcher, W. W. Fitch.

Investment Committee—Irving W. Drew, F. D. Hutchins, George R. Eaton, William Clough.

STATEMENT.

Liabilities.

Amount due depositors.....	\$401,690.29		\$401,690.29
Guaranty fund.....	60,000.00		60,000.00
Surplus.....	3,445.67		3,445.67
Interest.....	5,938.96		5,938.96
	\$471,074.92		
Premium on bonds and stocks im- paired.....	6,665.00		
	\$464,409.92		\$471,074.92

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$111,441.97	\$111,441.97	\$111,441.97
Loans secured by local real estate...	170,603.08	170,603.08	170,603.08
Loans on personal security.....	41,900.00	41,900.00	41,900.00
Loans on personal security (West- ern).....	21,637.15	21,637.15	21,637.15
Loans on collateral security.....	2,900.00	2,900.00	2,900.00
County, city, and town bonds.....	4,100.00	4,000.00	4,000.00
Miscellaneous bonds.....	32,925.00	34,450.00	34,450.00
Bank stock.....	28,910.00	28,200.00	28,050.00
Miscellaneous stocks.....	27,300.00	33,700.00	33,400.00
Real estate by foreclosure.....	4,318.25	4,318.25	4,318.25
Certificates of deposit.....	10,500.00	10,500.00	10,500.00
Cash on deposit in national banks...	7,874.47	7,874.47	7,874.47
	\$464,409.92	\$471,524.92	\$471,074.92

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From July 13, 1892, to July 17, 1893.

Gross earnings	\$25,058.62
Deduct interest paid out	\$260.40
Deduct expenses	1,177.10
Deduct state tax	3,880.42
Deduct losses charged off	3,373.00
Dividend to stockholders	3,600.00
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	12,290.92
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Net earnings	\$12,767.70
From surplus	623.03
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Dividends October, 1892, and April, 1893	\$13,390.73
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Surplus and interest, last examination	\$10,007.66
From surplus	623.03
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Surplus and interest, present examination	\$9,384.63

Incorporated 1887.

Examination July 17, 1893, by James O. Lyford.

Treasurer's bond, \$35,000. Date of bond, Oct. 1, 1892.

Clerk, W. H. McCarten.

Annual compensation of treasurer, \$600.

Annual compensation of clerk, \$150.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$401,690.29; increase since last examination, \$63,561.06.

Amount of deposits received since last examination, including dividends credited, \$182,224.78.

Amount of dividends declared since last examination, \$13,390.73.

Amount paid out on account of deposits since last examination, \$118,663.72.

Total amount loaned or invested in New Hampshire, \$250,977.55.

Total amount loaned or invested in New England, \$253,877.55.

Total amount loaned or invested out of New England, \$217,197.37.

Largest amount loaned to any individual, corporation, or company, \$25,000.

Number of single loans of \$1,000 or less to separate parties in the State, 42.

Total number of loans in the State, 90.

SCHEDULE OF BONDS AND STOCKS OF THE SIWOOGANOCK
GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Kittitass, Wash., 6s.....	\$2,040.00	\$2,000.00	\$2,000.00
CITY AND TOWN.			
Missoula, Mont., 6s.....	\$2,060.00	\$2,000.00	\$2,000.00
MISCELLANEOUS.			
Johnson Loan & Trust Co., Kan., deb., 6s	\$3,825.00	\$4,250.00	\$4,250.00
Colorado Consolidated Land & Water Co., 6s.....	3,000.00	3,000.00	3,000.00
St. Cloud Gas & Elec. Co., Minn., 7s..	3,000.00	3,000.00	3,000.00
Dakota Investm't Co., Grand Forks, 6½s	5,000.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	5,000.00	5,000.00	5,000.00
New Mexico Savings Bank & Trust Co., deb., 7s	5,700.00	5,700.00	5,700.00
Fairmount Cemetery Association, 6s.	3,000.00	3,000.00	3,000.00
New Hampshire Trust Co., deb., 6s ..	4,400.00	5,500.00	5,500.00
	\$32,925.00	\$34,450.00	\$34,450.00
STOCKS.			
BANK.			
Lancaster National.....	\$9,360.00	\$7,200.00	\$7,200.00
New Mexico National, Socorro, N.M.	3,000.00	3,000.00	3,000.00
Minnehaha National, Sioux Falls, Dak.....	3,000.00	3,000.00	3,000.00
Union National, Minneapolis, Minn..	3,000.00	3,000.00	3,000.00
Albuquerque National, Albuquerque, N. M.....	3,750.00	5,000.00	5,000.00
State Bank of Osborne, Kan.....	900.00	900.00	900.00
Ness County Bank, Kan.....	150.00	600.00	450.00
Bank of Roswell, N. M.....	2,000.00	2,000.00	2,000.00
Washington Bank, Walla Walla, Wash.....	2,500.00	2,500.00	2,500.00
Berlin Savings Bank & Trust Co.....	1,250.00	1,000.00	1,000.00
	\$28,910.00	\$28,200.00	\$28,050.00
MISCELLANEOUS.			
Eastern Banking Co., Crete, Neb....	\$3,000.00	\$3,000.00	\$3,000.00
Security Trust Co., Nashua.....	2,000.00	2,000.00	2,000.00
Security Improvement Co., Grand Forks, No. Dak.....	2,000.00	2,000.00	2,000.00
Nashua Trust Co., Nashua.....	2,000.00	2,000.00	2,000.00
Fairmount Cemetery, Assn., Denver	300.00	300.00	
New Mexico Savings Bank & Trust Co., Albuquerque.....	1,500.00	2,000.00	2,000.00
New Hampshire Trust Co.....		6,200.00	6,200.00
Groveton Electric Light Co.....	2,200.00	2,200.00	2,200.00
State Loan & Trust Co., Los Angeles, Cal.....	1,000.00	1,000.00	1,000.00
Denver Consolidated Elec. Light Co.	3,300.00	3,000.00	3,000.00
Lancaster Water Co.....	10,000.00	10,000.00	19,000.00
	\$27,300.00	\$33,700.00	\$33,400.00

SOMERSWORTH SAVINGS BANK.—GREAT FALLS.

EDWARD HARGRAVES, *President*. ALBERT A. PERKINS, *Treasurer*.*Trustees*—Edward Hargraves, Joseph A. Stickney, Orlando J.

Bagley, Thomas G. Jameson, Henry C. Gilpatrick, Jesse R.

Horne, Samuel A. Seavey, Charles M. Dorr, William S. Tibbets.

Investment Committee—Board of Trustees.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,314,646.66		\$1,314,646.66
Guaranty fund.....	65,000.00		65,000.00
Surplus.....	37,128.06		37,128.06
Interest.....	16,752.48		16,752.48
Premium on bonds and stocks.....	43,577.00		
	\$1,477,104.20		\$1,433,527.20

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$5,900.00	\$5,900.00	\$5,900.00
Loans secured by local real estate...	87,256.39	87,256.39	87,256.39
Loans on personal security.....	158,256.17	158,256.17	158,256.17
Loans on collateral security.....	17,750.00	17,750.00	17,750.00
State bonds.....	88,000.00	85,000.00	85,000.00
County, city, town, and district bonds.....	711,682.00	689,300.00	689,300.00
Railroad bonds.....	195,695.00	197,500.00	194,000.00
Miscellaneous bonds.....	44,400.00	43,000.00	43,000.00
Bank stock.....	65,100.00	50,000.00	50,000.00
Real estate by foreclosure.....	29,078.19	29,078.19	29,078.19
Real estate purchased: Bank build- ing.....	60,000.00	60,000.00	60,000.00
Cash on deposit in national banks...	13,594.16	13,594.16	13,594.16
Cash on hand.....	392.29	392.29	392.29
	\$1,477,104.20	\$1,437,027.20	\$1,433,527.20

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 14, 1892, to May 17, 1893.

Gross earnings	\$70,636.67
Deduct interest paid out	\$142.09
Deduct expenses	4,617.11
Deduct state tax	10,861.01
Deduct local taxes	256.15
Deduct premiums charged off	3,830.36
Deduct insurance	450.00
Carried to guaranty fund	2,000.00
	<hr/>
	22,156.72
Net earnings	\$48,479.95
Dividends, July, 1892, and January, 1893	47,189.70
	<hr/>
To surplus	\$1,290.25
Surplus and interest, last examination	\$52,590.29
Increase	1,290.25
	<hr/>
Surplus and interest, present examination	\$53,880.54

Incorporated 1845.

Examination May 17, 1893, by James O. Lyford and William A. Heard.

Treasurer's bond, \$75,000. Date of bond, November 26, 1876.

Clerk, Angenette Stickney.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerk, paid by treasurer.

Indebtedness of trustees as principal, \$300 ; as surety, \$1,000.

Amount of deposits, \$1,314,646.66 ; increase since last examination, \$105,041.07.

Amount of deposits received since last examination, including dividends credited, \$284,836.92.

Amount of dividends declared since last examination, \$47,189.70.

Amount paid out on account of deposits since last examination, \$179,795.85.

Total amount loaned or invested in New Hampshire, \$411,119.15.

Total amount loaned or invested in New England, \$482,534.05.

Total amount loaned or invested out of New England, \$950,993.15.

Largest amount loaned to any individual, corporation, or company, \$30,000.

Number of single loans of \$1,000 or less, to separate parties in the State, 68.

Total number of loans in the State, 129.

SCHEDULE OF BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Mexico, capitol building, 7s.....	\$11,500.00	\$10,000.00	\$10,000.00
Territory of Utah, 5s.....	76,500.00	75,000.00	75,000.00
	\$88,000.00	\$85,000.00	\$85,000.00
RAILROAD.			
Boston & Lowell, 5s.....	\$5,250.00	\$5,000.00	\$5,000.00
Spokane & Palouse, 6s.....	12,000.00	15,000.00	15,000.00
Atchison, Topeka & Santa Fé, 4s.....	13,035.00	16,500.00	20,000.00
Atchison, Topeka & Santa Fé, second mortgage, 4s.....	3,080.00	7,000.00	
Portsmouth, Gr't Falls & Conway, 4½s	22,000.00	20,000.00	20,000.00
Northern Pacific, 6s.....	33,300.00	30,000.00	30,000.00
Old Colony, 6s.....	8,480.00	8,000.00	8,000.00
New York & New England, 6s.....	11,000.00	10,000.00	10,000.00
Union Pacific, collateral trust, 6s....	4,000.00	4,000.00	4,000.00
Union Pacific, first mortgage, 6s.....	10,900.00	10,000.00	10,000.00
St. Paul & Northern Pacific, 6s.....	17,250.00	15,000.00	15,000.00
Cincinnati, Hamilton & Dayton, 6s...	11,300.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s....	10,300.00	10,000.00	10,000.00
Oregon Railway & Navigation Co., 5s	26,100.00	30,000.00	30,000.00
Gilpin Tramway Co., 7s.....	7,700.00	7,000.00	7,000.00
	\$195,695.00	\$197,500.00	\$194,000.00
COUNTY.			
Douglas, Neb., 5s.....	\$20,000.00	\$20,000.00	\$20,000.00
Spokane, Wash., 6s.....	15,900.00	15,000.00	15,000.00
Lee, Iowa, 6s.....	9,000.00	9,000.00	9,000.00
Cook, Ill., 4s.....	20,200.00	20,000.00	20,000.00
Otero, Col., 6s.....	15,300.00	15,000.00	15,000.00
Richland, Ill., 6s.....	9,720.00	9,000.00	9,000.00
Pueblo, Col., 6s.....	41,200.00	40,000.00	40,000.00
Belmont, Ohio, 5s.....	30,000.00	30,000.00	30,000.00
	\$161,320.00	\$158,000.00	\$158,000.00
CITY AND TOWN.			
Beatrice, Neb., 6s.....	\$15,450.00	\$15,000.00	\$15,000.00
Wichita, Kan., 6s.....	11,200.00	11,200.00	11,200.00
Colorado Springs, Col., 6s.....	10,400.00	10,000.00	10,000.00
Jeffersonville, Ind., 7 3-10s.....	6,105.00	5,500.00	5,500.00
Austin, Minn., 6s.....	16,480.00	16,000.00	16,000.00
Fall River, Mass., 5s.....	5,750.00	5,000.00	5,000.00
St. Paul, Minn., 5s.....	27,500.00	25,000.00	25,000.00
Council Bluffs, Iowa, 6s.....	8,750.00	8,500.00	8,500.00
Creston, Iowa, 5s.....	5,250.00	5,000.00	5,000.00
St. Louis, Mo., 6s.....	13,410.00	13,000.00	13,000.00
St. Cloud, Minn., 6s.....	9,360.00	9,000.00	9,000.00
Cincinnati, Ohio, 7s.....	18,600.00	15,000.00	15,000.00
Red Wing, Minn., 5s.....	10,000.00	10,000.00	10,000.00
Evansville, Ind., 4s.....	11,000.00	11,000.00	11,000.00
Portland, Oregon, 5s.....	54,500.00	50,000.00	50,000.00
Council Bluffs, Iowa, 6s.....	15,900.00	15,000.00	15,000.00
Colorado Springs, Col., 6s.....	10,400.00	10,000.00	10,000.00
Piqua, Ohio, 6s.....	5,250.00	5,000.00	5,000.00
Dubuque, Iowa, 6s.....	3,180.00	3,000.00	3,000.00
Boulder, Col., 10s.....	5,400.00	5,400.00	5,400.00
Omaha, Neb., 5s.....	10,700.00	10,000.00	10,000.00
Elizabeth, N. J., 4s.....	2,400.00	3,000.00	3,000.00
Fort Worth, Texas, 5s.....	9,500.00	10,000.00	10,000.00
Seattle, Wash., 5s.....	20,400.00	20,000.00	20,000.00
Seattle, Wash., 5s.....	35,700.00	35,000.00	35,000.00
Amount carried forward.....	\$342,585.00	\$325,600.00	\$325,600.00

SCHEDULE OF BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS
BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
<i>CITY AND TOWN.—Continued.</i>			
<i>Amount brought forward.....</i>	<i>\$342,585.00</i>	<i>\$325,600.00</i>	<i>\$325,600.00</i>
Helena, Mont., 5s.....	10,000.00	10,000.00	10,000.00
Minneapolis, Minn., 4½s.....	11,000.00	10,000.00	10,000.00
Colorado Springs, Col., 5s.....	5,000.00	5,000.00	5,000.00
	<i>\$368,585.00</i>	<i>\$350,600.00</i>	<i>\$350,600.00</i>
<i>SCHOOL DISTRICT.</i>			
Boulder County No. 3, Col., 6s.....	\$24,240.00	\$24,000.00	\$24,000.00
Forest Home, Iowa, 5½s.....	5,500.00	5,500.00	5,500.00
Rio Grande County No. 2, Col., 6s....	8,000.00	8,000.00	8,000.00
Phelps County No. 44, Neb., 7s.....	8,137.00	7,900.00	7,900.00
Pueblo County No. 20, Col., 6s.....	30,600.00	30,000.00	30,000.00
Arapahoe County No. 2, Col., 4½s.....	40,000.00	40,000.00	40,000.00
Barber County No. 4, Kan., 6s.....	3,000.00	3,000.00	3,000.00
Newmarket, Iowa, Independent, 6s..	300.00	300.00	300.00
Waterloo, Black Hawk County, Independent, Iowa, 5s.....	6,000.00	6,000.00	6,000.00
East Waterloo, Black Hawk County, Independent, Iowa, 5s.....	15,000.00	15,000.00	15,000.00
Arapahoe County No. 17, Col., 6s.....	15,000.00	15,000.00	15,000.00
What-Cheer, Independent, Iowa, 6s..	1,000.00	1,000.00	1,000.00
Arapahoe County No. 2, Col., 5s.....	25,000.00	25,000.00	25,000.00
	<i>\$181,777.00</i>	<i>\$180,700.00</i>	<i>\$180,700.00</i>
<i>MISCELLANEOUS.</i>			
Denver Consolidated Electric Co., 6s	\$15,000.00	\$15,000.00	\$15,000.00
Cambridge Railroad Co., 5s.....	29,400.00	28,000.00	28,000.00
	<i>\$44,400.00</i>	<i>\$43,000.00</i>	<i>\$43,000.00</i>
<i>STOCKS.</i>			
<i>BANK.</i>			
Great Falls National.....	\$36,375.00	\$29,100.00	\$29,100.00
Somersworth National.....	19,800.00	13,200.00	13,200.00
Salmon Falls State.....	7,125.00	5,700.00	5,700.00
Newmarket National.....	1,800.00	2,000.00	2,000.00
	<i>\$65,100.00</i>	<i>\$50,000.00</i>	<i>\$50,000.00</i>

SQUAMSCOTT SAVINGS BANK.—EXETER.

GEORGE B. WEBSTER, *President*. HENRY A. SHUTE, *Treasurer*.

Trustees—George B. Webster, Francis Hilliard, Charles E. Tuck,
Thomas Dustin, Solomon S. Perkins, John D. Lyman, Henry A.
Shute.

Investment Committee—Geo. B. Webster, Solomon S. Perkins,
Henry A. Shute.

STATEMENT.

Liabilities.

Amount due depositors.....	\$75,103.67		\$75,103.67
Guaranty fund.....	4,000.00		4,000.00
Interest.....	1,073.57		1,073.57
	\$80,177.24		
Premium on bonds and stocks im- paired.....	1,350.00		
	\$78,827.24		\$80,177.24

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$5,430.00	\$5,430.00	\$5,430.00
Loans secured by local real estate...	63,952.40	63,952.40	63,952.40
Loans on personal security.....	4,031.50	4,031.50	4,031.50
Loans on collateral security.....	1,880.00	1,880.00	1,880.00
Miscellaneous bonds.....	1,000.00	1,850.00	1,850.00
Miscellaneous stocks.....		500.00	500.00
Cash on deposit in national banks....	1,611.75	1,611.75	1,611.75
Cash on hand.....	921.59	921.59	921.59
	\$78,827.24	\$80,177.24	\$80,177.24

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 31, 1892, to October 4, 1893.

Gross earnings	\$5,125.38
Deduct interest paid out	\$359.66
Deduct expenses	510.62
Deduct state tax	784.95
Deduct other taxes	18.63
Carried to guaranty fund	2,500.00
	<hr/>
	4,173.86
Net earnings	\$951.52
From surplus	3,662.79
	<hr/>
Dividends January and July, 1893	\$4,614.31
Surplus and interest, last examination	\$4,736.36
From surplus	3,662.79
	<hr/>
Surplus and interest, present examination	\$1,073.57

Incorporated June, 1873.

Examination Oct. 4, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$25,000. Date of bond, Dec. 22, 1891.

Clerk, Frank F. Shute.

Annual compensation of treasurer, \$300.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$4,100; as surety, nothing.

Amount of deposits, \$75,103.67; decrease since last examination, \$4,138.19.

Amount of deposits received since last examination, including dividends credited, \$22,468.66.

Amount of dividends declared since last examination, \$4,614.31.

Amount paid out on account of deposits since last examination, \$26,606.85.

Total amount loaned or invested in New Hampshire, \$71,290.49.

Total amount loaned or invested in New England, \$72,397.24.

Total amount loaned or invested out of New England, \$7,780.

Largest amount loaned to any individual, corporation, or company, \$4,100.

Number of single loans of \$1,000 or less to separate parties in the State, 129.

Total number of loans in the State, 139.

SCHEDULE OF BONDS AND STOCKS OF THE SQUAMSCOTT SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Farmers' Loan & Trust Co., deb., 7s..		\$850.00	\$850.00
Lombard Investment Co., deb., 6s....	\$1,000.00	1,000.00	1,000.00
	\$1,000.00	\$1,850.00	\$1,850.00
STOCKS.			
MISCELLANEOUS.			
Kimball-Champ Investment Co.....		\$500.00	\$500.00

STRAFFORD SAVINGS BANK.—DOVER.

ELISHA R. BROWN, *President*. ALBERT O. MATHES, *Treasurer*.

Trustees—Elisha R. Brown, Charles H. Sawyer, Samuel C. Fisher,
William S. Stevens, John H. Hurd, John Holland, B. Frank
Nealley, Daniel Hall, Robert G. Pike.

Investment Committee—Elisha R. Brown, Charles H. Sawyer,
William S. Stevens.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,629,705.15		\$4,629,705.15
Guaranty fund.....	260,000.00		260,000.00
Surplus.....	33,762.54		33,762.54
Interest.....	39,348.07		39,349.07
Premium on bonds and stocks.....	344,622.00		
	\$5,307,437.76		\$4,962,815.76

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western city mortgages.....	\$204,000.00	\$204,000.00	\$204,000.00
Loans secured by local real estate...	837,297.94	837,297.94	837,297.94
Loans on personal security.....	678,829.72	678,829.72	678,829.72
Loans on collateral security.....	452,956.25	452,956.25	452,956.25
Loans on collateral security (West- ern).....	40,000.00	40,000.00	40,000.00
State bonds.....	102,000.00	100,000.00	100,000.00
County and city bonds.....	1,497,180.00	1,408,000.00	1,407,000.00
Railroad bonds.....	743,150.00	715,000.00	695,000.00
Miscellaneous bonds.....	177,750.00	175,000.00	173,500.00
Bank stock.....	82,250.00	50,500.00	50,500.00
Railroad stock.....	384,892.00	215,600.00	225,600.00
Manufacturing stock.....	10,000.00	10,000.00	1,000.00
Warrants.....	19,861.25	19,861.25	19,861.25
Real estate by foreclosure.....	15,263.46	15,263.46	15,263.46
Cash on deposit in national banks...	60,777.25	60,777.25	60,777.25
Cash on hand.....	1,229.89	1,229.89	1,229.89
	\$5,307,437.76	\$4,984,315.76	\$4,962,815.76

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From June 14, 1892, to April 24, 1893.

Gross earnings	\$326,294.86
Deduct interest paid out	\$4,158.40
Deduct expenses	8,381.25
Deduct state tax	42,557.10
Deduct premiums charged off	100,248.66
Deduct losses charged off	329.76
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	155,675.17
Net earnings	\$170,619.69
From surplus	32,711.13
	<hr/>
Dividends, July, 1892, and January, 1893	\$203,330.82
Surplus and interest, last examination	\$108,961.61
From surplus	32,711.13
	<hr/>
Surplus and interest, present examination	\$76,250.48

Incorporated 1823.

Examination April 24, 1893, by Wm. A. Heard and A. W. Baker.

Treasurer's bond, \$100,000. Date of bond, April 29, 1891.

Clerks, G. Fisher Piper and Hattie W. Drew.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$2,300.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$4,629,705.15; increase since last examination, \$312,168.26.

Amount of deposits received since last examination, including dividends credited, \$844,092.19.

Amount of dividends declared since last examination, \$127,543.64.

Amount paid out on account of deposits since last examination, \$531,923.93.

Total amount loaned or invested in New Hampshire, \$2,155,354.51

Total amount loaned or invested in New England, \$2,637,954.51.

Total amount loaned or invested out of New England, \$2,324,861.25.

Largest amount loaned to any individual, corporation, or company, \$355,000.

Number of single loans of \$1,000 or less to separate parties in the State, 311.

Total number of loans in the State, 456.

SCHEDULE OF BONDS AND STOCKS OF THE STRAFFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Utah Territory, 5s.....	\$102,000.00	\$100,000.00	\$100,000.00
RAILROAD.			
Chicago, Milwaukee & St. Paul, 7s....	\$106,250.00	\$85,000.00	\$85,000.00
Chicago, Burlington & Quincy, 5s....	41,600.00	40,000.00	40,000.00
Maine Central, 6s.....	51,500.00	50,000.00	50,000.00
New York & New England, 6s.....	33,000.00	30,000.00	30,000.00
New York & New England, 7s.....	23,400.00	20,000.00	20,000.00
Portland & Ogdensburg, 5s.....	102,000.00	100,000.00	100,000.00
Portsmouth, Great Falls & Conway, 4½s.....	110,000.00	100,000.00	100,000.00
Chicago & Northwestern, 6s.....	53,000.00	50,000.00	50,000.00
Chicago & Northwestern, 6s.....	27,250.00	25,000.00	25,000.00
Philadelphia, Wilmington & Baltimore, 5s.....	26,250.00	25,000.00	25,000.00
Atchison, Topeka & Santa Fe, 4s.....	79,000.00	100,000.00	80,000.00
Atchison, Topeka & Santa Fe, 6s.....	89,900.00	90,000.00	90,000.00
	\$743,150.00	\$715,000.00	\$695,000.00
COUNTY.			
Cook, Ill., Court House, 5s.....	\$26,500.00	\$25,000.00	\$25,000.00
Cook, Ill., Court House, 4s.....	70,700.00	70,000.00	70,000.00
	\$97,200.00	\$95,000.00	\$95,000.00
CITY AND TOWN.			
Cleveland, Ohio, 4s.....	\$103,000.00	\$100,000.00	\$100,000.00
Chicago, Ill., 4s.....	103,000.00	100,000.00	100,000.00
Columbus, Ohio, 5s.....	109,000.00	100,000.00	100,000.00
Minneapolis, Minn., 4½s.....	180,400.00	164,000.00	164,000.00
St. Paul, Minn., 4½s.....	110,000.00	100,000.00	100,000.00
St. Paul, Minn., 5s.....	103,100.00	95,000.00	95,000.00
St. Louis, Mo., 4s.....	70,380.00	69,000.00	69,000.00
Omaha, Neb., 5s.....	73,830.00	69,000.00	69,000.00
Portland, Oregon, 5s.....	19,620.00	18,000.00	18,000.00
Tacoma, Wash., 6s.....	56,000.00	50,000.00	50,000.00
Albina, Oregon, 6s.....	27,500.00	25,000.00	25,000.00
Pueblo, Col., 6s.....	54,000.00	50,000.00	50,000.00
Salt Lake City, Utah, 5s.....	51,500.00	50,000.00	49,000.00
Denver, Col., 5s.....	110,000.00	100,000.00	100,000.00
Toledo, Ohio, 5s.....	102,960.00	99,000.00	99,000.00
Toledo, Ohio, 4½s.....	19,190.00	19,000.00	19,000.00
Seattle, Wash., 5s.....	51,000.00	50,000.00	50,000.00
Lansing, Mich., 4½s.....	30,000.00	30,000.00	30,000.00
Nashville, Tenn., 6s.....	25,500.00	25,000.00	25,000.00
	\$1,399,980.00	\$1,313,000.00	\$1,312,000.00
MISCELLANEOUS.			
Fort Street, Union Depot, Detroit, 4½s.....	\$50,000.00	\$50,000.00	\$49,500.00
Cambridge Railway, 5s.....	26,250.00	25,000.00	25,000.00
Omaha Street Railway, 5s.....	50,000.00	50,000.00	49,000.00
West End Railway, 5s.....	51,500.00	50,000.00	50,000.00
STOCKS.			
	\$177,750.00	\$175,000.00	\$173,500.00
BANK.			
National Bank of Commerce, Kansas City.....	\$5,000.00	\$5,000.00	\$5,000.00
Strafford National, Dover.....	64,000.00	32,000.00	32,000.00
Amount carried forward.....	\$69,000.00	\$37,000.00	\$37,000.00

SCHEDULE OF BONDS AND STOCKS OF THE STRAFFORD SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
<i>BANK.—Continued.</i>			
<i>Amount brought forward</i>	\$69,000.00	\$37,000.00	\$37,000.00
National, Kansas City	15,000.00	5,000.00	5,000.00
National, Sioux City	4,750.00	5,000.00	5,000.00
Merchants' National, Portland, Or...	2,500.00	2,500.00	2,500.00
American National, Denver, Col.....	1,000.00	1,000.00	1,000.00
	\$82,250.00	\$50,500.00	\$50,500.00
<i>RAILROAD.</i>			
Boston & Lowell.....	\$184,000.00	\$100,000.00	\$125,000.00
Northern.....	29,000.00	20,000.00	8,000.00
Old Colony	101,192.00	55,600.00	55,600.00
Boston & Albany.....	60,600.00	30,000.00	27,000.00
New York Central & Hudson River..	10,100.00	10,000.00	10,000.00
	\$384,892.00	\$215,600.00	\$225,600.00
<i>MANUFACTURING.</i>			
Somersworth Machine Co	\$10,000.00	\$10,000.00	\$10,000.00

SULLIVAN SAVINGS INSTITUTION.—CLAREMONT.

—President.*

JOHN L. FARWELL, *Treasurer.*

Trustees—John L. Farwell, John P. Rounsevel, Daniel W. Johnson, Henry Patten, Ira Colby, John S. Walker, John M. Whipple, George N. Farwell, John L. Farwell, Jr., Frank P. Vogl, John M. Whipple, Jr., John T. Emerson, Chas. H. Weed, Timothy B. Rossiter, George L. Balcom, Robert K. Dow, John Tyler.

Investment Committee—D. W. Johnson, John L. Farwell, Ira Colby.

STATEMENT.

Liabilities.

Amount due depositors	\$1,753,261.28	\$1,753,261.28
Guaranty fund	85,000.00	85,000.00
Surplus	1,379.30	1,379.30
Interest	41,672.98	41,672.98
	\$1,881,313.56	
Premium on bonds and stocks im- paired	6,721.89	
	\$1,874,591.67	\$1,881,313.56

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$492,412.90	\$492,412.90	\$492,412.90
Loans secured by Western city mortgages	241,998.50	241,998.50	241,998.50
Loans secured by local real estate...	274,973.67	274,973.67	274,973.67
Loans on personal security	103,298.10	103,298.10	103,298.10
Loans on personal security (West- ern)	89,108.90	89,108.90	89,108.90
Loans on collateral security	82,776.87	82,776.87	82,776.87
Loans on collateral security (West- ern)	35,220.51	35,220.51	35,220.51
City and town bonds	9,320.00	9,000.00	9,000.00
Railroad bonds	234,800.00	283,000.00	264,688.50
Miscellaneous bonds	138,750.00	143,000.00	131,950.00
Bank stock	86,054.00	53,900.00	70,425.39
Railroad stock	34,768.00	73,600.00	34,350.00
Real estate by foreclosure	5,093.77	5,093.77	5,093.77
Bank building	3,000.00	3,000.00	3,000.00
Cash on deposit in national banks ...	42,500.00	42,500.00	42,500.00
Cash on hand	516.45	516.45	516.45
	\$1,874,591.67	\$1,933,399.67	\$1,881,313.56

* Vacancy caused by resignation of D. W. Johnson.

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 1, 1892, to September 26, 1893.

Gross earnings	\$112,395.74
Deduct interest paid out	\$115.77
Deduct expenses	5,251.79
Deduct state tax	16,119.14
Deduct premiums charged off	3,835.00
Carried to guaranty fund	5,000.00
	<hr/>
	30,321.70
Net earnings	\$82,074.04
Dividend January 1, 1893	72,903.78
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To surplus	\$9,170.26
Surplus and interest, last examination	\$33,882.02
Increase	9,170.26
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Surplus and interest, present examination	\$43,052.28

Incorporated June, 1838.

Examination Sept. 26, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$100,000. Date of bond, Jan. 20, 1890.

Clerk, John M. Whipple, Jr.

Annual compensation of treasurer, \$4,000.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$89,085; as surety, \$17,140.

Amount of deposits, \$1,753,261.28; increase since last examination, \$71,738.54.

Amount of deposits received since last examination, including dividends credited, \$329,643.26.

Amount of dividends declared since last examination, \$72,903.78.

Amount paid out on account of deposits since last examination, \$257,904.72.

Total amount loaned or invested in New Hampshire, \$573,490.48.

Total amount loaned or invested in New England, \$578,490.48.

Total amount loaned or invested out of New England, \$1,302,823.08.

Largest amount loaned to any individual, corporation, or company, \$49,300.

Number of single loans of \$1,000 or less to separate parties in the State, 225.

Total number of loans in the State, 296.

SCHEDULE OF BONDS AND STOCKS OF THE SULLIVAN SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Memphis & Little Rock, 5s.....	\$29,000.00	\$58,000.00	\$58,000.00
Midland, New Jersey, 6s.....	45,200.00	40,000.00	40,000.00
Coeur D'Alene, 6s.....	10,800.00	10,000.00	9,000.00
Spokane Falls & Northern, 6s.....	10,000.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s...	9,800.00	10,000.00	9,672.50
New York, Susquehanna & Western, 5s.....	52,000.00	50,000.00	48,641.00
Manhattan Beach, 7s.....	10,000.00	10,000.00	10,000.00
Iowa Central, 5s.....	19,000.00	25,000.00	23,375.00
Peoria & Eastern, 4s.....	49,000.00	70,000.00	56,000.00
	\$234,800.00	\$283,000.00	\$264,688.50
CITY AND TOWN.			
Claremont, 6s.....	\$1,000.00	\$1,000.00	\$1,000.00
Hamburg, Iowa, 6s.....	8,320.00	8,000.00	8,000.00
	\$9,320.00	\$9,000.00	\$9,000.00
MISCELLANEOUS.			
New Hampshire Trust Co., deb., 6s..	\$4,000.00	\$5,000.00	\$4,900.00
New York, Susquehanna & Western Coal Co., 6s.....	17,250.00	23,000.00	17,250.00
Manhattan Beach, Hotel & Land Co., 4s.....	8,000.00	10,000.00	6,000.00
Presidio Life Stock Co., 6s.....	10,000.00	10,000.00	10,000.00
City & Suburban Railroad Co., Portland, Or., 6s.....	94,500.00	90,000.00	88,800.00
Sturgis Water Co., S. Dak., 7s.....	5,000.00	5,000.00	5,000.00
	\$138,750.00	\$143,000.00	\$131,950.00
STOCKS.			
BANK.			
Claremont National.....	\$78,404.00	\$48,100.00	\$64,425.39
First National, Newport.....	1,200.00	800.00	1,000.00
National Bank of Redemption, Boston.....	6,450.00	5,000.00	5,000.00
	\$86,054.00	\$53,900.00	\$70,425.39
RAILROAD.			
Chicago & Alton.....	\$18,768.00	\$13,600.00	\$13,600.00
Flint & Pere Marquette, preferred...	12,000.00	20,000.00	16,750.00
Ohio, Indiana & Western Railway Co.....	4,000.00	40,000.00	4,000.00
	\$34,768.00	\$73,600.00	\$34,350.00

UNION FIVE-CENTS SAVINGS BANK.—EXETER.

W. H. C. FOLLANSBY, *President*. SARAH C. CLARK, *Treasurer*.

Trustees—William H. C. Follansby, Winthrop N. Dow, Edwin G. Eastman, John M. Thompson, Bradley L. Cilley, John A. Blake, George W. Sanborn, Sperry French, Ephraim G. Flanders, John Templeton.

Investment Committee—William H. C. Follansby, Winthrop N. Dow, Edwin G. Eastman, Bradley L. Cilley.

STATEMENT.

Liabilities.

Amount due depositors.....	\$559,211.65	\$559,211.65
Guaranty fund.....	9,400.00	9,400.00
Interest.....	10,729.89	10,729.89
Premium on bonds and stocks.....	9.00	
	\$579,350.54	\$579,341.54

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$109,204.47	\$109,204.47	\$109,204.47
Loans secured by Western city mortgages.....	17,400.00	17,400.00	17,400.00
Loans secured by local real estate...	171,068.46	171,068.46	171,068.46
Loans on personal security.....	49,622.06	49,622.06	49,622.06
Loans on collateral security.....	20,901.00	20,901.00	20,901.00
County, city, town, and district bonds.....	104,811.00	100,700.00	100,700.00
Railroad bonds.....	8,840.00	9,000.00	9,000.00
Miscellaneous bonds.....	31,680.00	32,500.00	32,500.00
Bank stock.....	6,240.00	6,000.00	6,000.00
Railroad stock.....	13,300.00	16,000.00	15,000.00
Manufacturing stock.....	4,968.00	6,900.00	6,080.00
Miscellaneous stocks.....	2,350.00	2,500.00	2,900.00
Real estate by foreclosure.....	17,573.59	17,573.59	17,573.59
Bank fixtures.....	1,636.00	1,636.00	1,636.00
Cash on deposit in national banks....	17,999.82	17,999.82	17,999.82
Cash on hand.....	1,756.14	1,756.14	1,756.14
	\$579,350.54	\$580,761.54	\$579,341.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 29, 1892, to October 3, 1893.

Gross earnings	\$30,386.52
Deduct interest paid out	\$1,225.90
Deduct expenses	1,093.78
Deduct state tax	4,930.20
Deduct other taxes	130.54
Deduct premiums charged off	717.50
Carried to guaranty fund	2,400.00
	<hr/>
	10,497.92
Net earnings	\$19,888.60
Dividend January, 1893	19,208.33
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To surplus	\$680.27
Surplus and interest, last examination	\$10,049.62
Increase	680.27
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Surplus and interest, present examination	\$10,729.89

Incorporated 1868.

Examination Oct. 3, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$45,000. Date of bond, Jan. 27, 1890.

Annual compensation of treasurer, \$1,000.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$559,211.65; increase since last examination, \$30,428.60.

Amount of deposits received since last examination, including dividends credited, \$336,090.81.

Amount of dividends declared since last examination, \$19,208.33.

Amount paid out on account of deposits since last examination, \$305,662.21.

Total amount loaned or invested in New Hampshire, \$270,763.66.

Total amount loaned or invested in New England, \$320,528.20.

Total amount loaned or invested out of New England, \$258,813.34.

Largest amount loaned to any individual, corporation, or company, \$10,000.00.

Number of single loans of \$1,000 or less to separate parties in the State, 193.

Total number of loans in the State, 253.

SCHEDULE OF BONDS AND STOCKS OF THE UNION FIVE-CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$7,840.00	\$8,000.00	\$8,000.00
Boston & Maine, 7s.....	1,000.00	1,000.00	1,000.00
	\$8,840.00	\$9,000.00	\$9,000.00
COUNTY.			
Lake, Col., 10s.....	\$8,100.00	\$9,000.00	\$9,000.00
Leavenworth, Kan., 6s.....	17,250.00	15,000.00	15,000.00
Richmond, Ill., 6s.....	6,480.00	6,000.00	6,000.00
	\$31,830.00	\$30,000.00	\$30,000.00
CITY AND TOWN.			
Ogden, Utah, 5s.....	\$1,000.00	\$1,000.00	\$1,000.00
Barre, Vt., 4s.....	3,030.00	3,000.00	3,000.00
St. Albans, Vt., 4s.....	2,020.00	2,000.00	2,000.00
St. Paul, Minn., 4s.....	5,000.00	5,000.00	5,000.00
Bangor, Maine, 6s.....	1,030.00	1,000.00	1,000.00
Seattle, Wash., 5s.....	2,040.00	2,000.00	2,000.00
Lima, Ohio, 5s.....	2,080.00	2,000.00	2,000.00
Springfield, Mo., 5s.....	1,040.00	1,000.00	1,000.00
Boscawen & Penacook, 4½s.....	10,400.00	10,000.00	10,000.00
Redlands, Cal., 6s.....	1,000.00	1,000.00	1,000.00
Omaha, Neb., 5s.....	5,500.00	5,000.00	5,000.00
Duluth, Minn., 5s.....	2,100.00	2,000.00	2,000.00
Lincoln Park, North Chicago, 7s.....	2,080.00	2,000.00	2,000.00
Lincoln Park, North Chicago, 5s.....	2,120.00	2,000.00	2,000.00
Evansville, Ind., 5s.....	5,000.00	5,000.00	5,000.00
Elk, Kan., 10s.....	1,100.00	1,000.00	1,000.00
Manchester, 4s.....	3,120.00	3,000.00	3,000.00
Beverly, Mass., 4s.....	3,120.00	3,000.00	3,000.00
Minneapolis, Minn., 4s.....	1,050.00	1,000.00	1,000.00
Salina, Kan., 6s.....	1,070.00	1,000.00	1,000.00
Fort Worth, Texas, 5s.....	1,900.00	2,000.00	2,000.00
Sioux City, Iowa, 6s.....	2,100.00	2,000.00	2,000.00
Franklin, 4s.....	5,200.00	5,000.00	5,000.00
Pittsfield, 5s.....	1,751.00	1,700.00	1,700.00
Salt Lake City, Utah, 5s.....	3,090.00	3,000.00	3,000.00
	\$68,941.00	\$66,700.00	\$66,700.00
SCHOOL DISTRICT.			
Arapahoe County No. 2, Col., 4½s.....	\$2,000.00	\$2,000.00	\$2,000.00
Arapahoe County No. 17, Col., 5s.....	1,000.00	1,000.00	1,000.00
Springfield, Mo., 5s.....	1,040.00	1,000.00	1,000.00
	\$4,040.00	\$4,000.00	\$4,000.00
MISCELLANEOUS.			
Merrimack Valley Street Railway, Lawrence, Mass., 5s.....	\$2,000.00	\$2,000.00	\$2,000.00
Cleveland Cable Railway, 5s.....	1,000.00	1,000.00	1,000.00
Portland Consolidated Street Rail- way Co., Or., 6s.....	1,030.00	1,000.00	1,000.00
Denver Consolidated Electric Co., 6s.....	2,000.00	2,000.00	2,000.00
New Hampshire Trust Co., deb., 6s..	4,000.00	5,000.00	5,000.00
Crippen, Lawrence & Co., deb., 6s....	10,000.00	10,000.00	10,000.00
Kansas Investment Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Globe Investment Co., deb., 6s.....	1,000.00	1,000.00	1,000.00
Winfield Mort. & Trust Co., deb., 6s..	500.00	500.00	500.00
West End Street Railway, Boston, 5s.....	5,150.00	5,000.00	5,000.00
	\$31,680.00	\$32,500.00	\$32,500.00

SCHEDULE OF BONDS AND STOCKS OF THE UNION FIVE-CENTS
SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
National Bank of North America, Boston.....	\$1,170.00	\$1,000.00	\$1,000.00
Manufacturers' National, Boston....	1,030.00	1,000 00	1,000.00
National City, ".....	860.00	1,000.00	1,000.00
Continental National, ".....	1,250.00	1,000.00	1,000.00
Tremont National, ".....	980.00	1,000.00	1,000.00
South End National, ".....	950.00	1,000.00	1,000.00
	\$6,240.00	\$6,000.00	\$6,000.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$11,900.00	\$14,000.00	\$14,000.00
Rutland, preferred.....	1,400.00	2,000.00	1,000.00
	\$13,300.00	\$16,000.00	\$15,000.00
MANUFACTURING.			
Exeter Machine Works.....	\$4,968.00	\$6,900.00	\$6,080.00
MISCELLANEOUS.			
Dakota Loan & Trust Co.....	\$500.00	\$1,000.00	\$1,000.00
Winfield Mortgage & Trust Co.....	250.00	500.00	500.00
West End Street Railway Co., Boston	1,600.00	1,000.00	1,400.00
	\$2,350.00	\$2,500.00	\$2,900.00

UNION GUARANTY SAVINGS BANK.—CONCORD.

SOLON A. CARTER, *President*. WILLIAM F. THAYER, *Treasurer*.

Trustees—Thomas Stuart, Solon A. Carter, Wm. F. Thayer, Henry A. Emerson, Alvah W. Sulloway, E. E. Truesdell, Chas. C. Danforth, John E. Robertson, Edson J. Hill, John Whitaker, Timothy P. Sullivan, Geo. P. Little, James H. Rowell, Edward H. Carroll, Edward B. Woodworth, David D. Taylor, Gardner B. Emmons, David E. Murphy, N. E. Martin, A. S. Ranney.

Investment Committee—Solon A. Carter, William F. Thayer, Edson J. Hill, Charles C. Danforth, Austin S. Ranney, Nathaniel E. Martin.

STATEMENT.

Liabilities.

Amount due depositors.....	\$781,282.07	\$781,282.07
Guaranty fund.....	100,000.00	100,000.00
Interest.....	16,801.47	16,801.47
Dividends unpaid.....	375.00	375.00
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	\$898,458.54	
Premium on bonds and stocks im- paired.....	16,101.63	
	<hr/>	
	\$882,356.91	\$898,458.54

Resources.

	Market Value June 28, 1893.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$55,370.00	\$55,370.00	\$55,370.00
Loans secured by Western city mortgages.....	81,648.32	81,648.32	81,648.32
Loans secured by local real estate..	112,911.84	112,911.84	112,911.84
Loans on personal security.....	53,500.00	53,500.00	53,500.00
Loans on personal security (West- ern).....	36,569.32	36,569.32	36,569.32
Loans on collateral security.....	57,225.00	57,225.00	57,225.00
Loans on collateral security (West- ern).....	27,595.60	27,595.60	27,595.60
County, city, town, and district bonds.....	60,700.00	59,000.00	59,200.00
Railroad bonds.....	50,940.00	60,500.00	52,475.00
Miscellaneous bonds.....	60,330.00	60,100.00	60,100.00
Bank stock.....	113,050.00	77,500.00	118,430.00
Railroad stock.....	52,240.00	46,200.00	53,131.63
Manufacturing stock.....	15,725.00	10,000.00	14,500.00
Miscellaneous stocks.....	25,900.00	51,800.00	37,150.00
Certificates of deposit.....	7,500.00	7,500.00	7,500.00
Real estate by foreclosure.....	58,600.00	58,600.00	58,600.00
Cash on deposit in national banks...	12,543.83	12,543.83	12,543.83
Cash on hand.....	8.00	8.00	8.00
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	\$882,356.91	\$868,571.91	\$898,458.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From August 1, 1892, to June 21, 1893.

Gross earnings	\$44,295.01
Deduct interest paid out	\$3,088.81
Deduct expenses	3,092.07
Deduct state tax	7,845.73
Deduct other taxes	1,441.90
Deduct premiums charged off	928.49
Deduct losses charged off	5,000.00
Deduct foreclosure expenses	1,233.11
Dividend to stockholders	5,000.00
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	27,630.11
	<hr/>
Net earnings	\$16,664.90
From surplus	10,895.72
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Dividend January, 1893	\$27,560.62
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Surplus and interest, last examination	\$27,697.19
From surplus	10,895.72
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Surplus and interest, present examination	\$16,801.47

Incorporated July, 1887.

Examination June 21, 1893, by A. W. Baker.

Treasurer's bonds, \$40,000 and \$20,000. Date of bonds, Dec. 21, 1887; March 3, 1890.

Clerk, Arthur E. Dole.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, \$6,500; as surety, \$23,600.

Amount of deposits, \$781,282.07; increase since last examination, \$33,004.25.

Amount of deposits received since last examination, including dividends credited, \$238,329.08.

Amount of dividends declared since last examination, \$27,560.62.

Amount paid out on account of deposits since last examination, \$205,324.83.

Total amount loaned or invested in New Hampshire, \$312,380.30.

Total amount loaned or invested in New England, \$338,330.30.

Total amount loaned or invested out of New England, \$560,128.24.

Largest amount loaned to any individual, corporation, or company, \$15,000.

Number of single loans of \$1,000 or less to separate parties in the State, 49.

Total number of loans in the State, 111.

SCHEDULE OF STOCKS AND BONDS OF THE UNION GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Chicago, Burlington & Quincy, 5s....	\$10,290.00	\$10,500.00	\$11,225.00
Atchison, Topeka & Santa Fe, 4s.....	7,900.00	10,000.00	8,200.00
Mexican Central, 4s.....	2,950.00	5,000.00	3,250.00
Oregon Short Line, 6s.....	4,900.00	5,000.00	5,000.00
Evansville & Indianapolis, 6s.....	11,100.00	10,000.00	10,000.00
Cincinnati, Dayton & Ironton, 5s.....	9,400.00	10,000.00	10,000.00
Atchison, Topeka & Santa Fe, 5s.....	4,400.00	10,000.00	4,800.00
	\$50,940.00	\$60,500.00	\$52,475.00
COUNTY.			
Kittitass, Wash., 6s.....	\$10,200.00	\$10,000.00	\$10,200.00
CITY AND TOWN.			
Logan City, Utah, 5s.....	\$10,000.00	\$10,000.00	\$10,000.00
Dayton City, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Missoula, Mont., 6s.....	5,150.00	5,000.00	5,000.00
Ogden, Utah, 6s.....	19,950.00	19,000.00	19,000.00
Salt Lake City, Utah, 5s.....	10,300.00	10,000.00	10,000.00
	\$50,500.00	\$49,000.00	\$49,000.00
MISCELLANEOUS.			
Nashua Street Railway, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Evansville Street Railway, Ind., 6s..	10,000.00	10,000.00	10,000.00
Dallas Rapid Transit Co., 6s.....	10,000.00	10,000.00	10,000.00
Merrimack Valley Street Railway, Lawrence, Mass, 5s.....	10,000.00	10,000.00	10,000.00
New England Loan & Trust Co., deb., 6s.....	5,000.00	5,000.00	5,000.00
Paris Gas & Electric Light Co., Texas, 7s.....	5,250.00	5,000.00	5,000.00
Denver Consolidated Electric Co., 6s	10,000.00	10,000.00	10,000.00
Salt Lake City Gas Co., 6s.....	5,000.00	5,000.00	5,000.00
Kansas City Investment Co., deb., 6s	80.00	100.00	100.00
	\$60,330.00	\$60,100.00	\$60,100.00
STOCKS.			
BANK.			
First National, Concord.....	\$18,000.00	\$5,000.00	\$18,000.00
National State Capital, Concord.....	8,400.00	3,500.00	8,235.00
National Bank of Commonwealth, Boston.....	6,400.00	5,000.00	7,000.00
Globe Savings Bank, Chicago, Ill....	1,000.00	1,000.00	1,000.00
First National, St. Paul.....	12,750.00	5,000.00	10,750.00
Merchants' National, St. Paul.....	11,000.00	5,000.00	9,750.00
National German American, St. Paul.....	5,000.00	5,000.00	6,300.00
First National, Arkansas City, Kan..	6,000.00	6,000.00	10,000.00
North Texas National, Dallas, Tex..	5,000.00	5,000.00	5,750.00
Northwestern National, Minneapolis	7,500.00	5,000.00	7,500.00
Schuster-Hax National, St. Joseph, Mo.....	6,500.00	5,000.00	6,300.00
Indianapolis National.....	6,500.00	5,000.00	5,000.00
St. Louis National.....	5,000.00	5,000.00	5,000.00
Merchants' National, Kansas City...	5,400.00	9,000.00	9,670.00
Bank of Douglas, Kan.....	4,600.00	4,000.00	4,000.00
Central National, Dallas, Texas.....	1,500.00	1,500.00	1,500.00
National Bank of Commerce, Kan- sas City.....	2,500.00	2,500.00	2,675.00
	\$113,050.00	\$77,500.00	\$118,430.00

SCHEDULE OF STOCKS AND BONDS OF THE UNION GUARANTY
SAVINGS BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atehison, Topeka & Santa Fé.....	\$2,300.00	\$10,000.00	\$5,000.00
Boston & Lowell.....	9,200.00	5,000.00	8,950.00
Oregon Railway & Navigation Co....	2,850.00	5,000.00	4,350.00
Chicago, Rock Island & Pacific.....	1,750.00	2,500.00	2,625.00
Chicago, Burlington & Quincy.....	4,250.00	5,000.00	5,000.00
Chicago, Milwaukee & St. Paul, preferred.....	2,900.00	2,500.00	2,750.00
Northern, N. H.....	8,990.00	6,200.00	8,456.63
Concord & Montreal, class 4.....	20,000.00	10,000.00	16,000.00
	\$52,240.00	\$46,200.00	\$53,131.63
MANUFACTURING.			
Page Belting Co., Concord, preferred.....	\$5,000.00	\$5,000.00	\$5,000.00
Amoskeag Manufacturing Co., Manchester.....	10,725.00	5,000.00	9,500.00
	\$15,725.00	\$10,000.00	\$14,500.00
MISCELLANEOUS.			
International Loan & Trust Co., Kansas City, Mo.....	\$1,250.00	\$2,500.00	\$2,500.00
Eastern Banking Co., Hastings, Neb.	5,000.00	5,000.00	5,000.00
United States Trust Co., Kansas City, Mo.....	4,000.00	4,000.00	4,000.00
Kansas City Investment Co., Kansas City, Mo.....		20,000.00	10,000.00
Arkansas City Land & Improvement Co., Kan.....	5,000.00	5,000.00	5,000.00
Eagle & Phenix Hotel Co.....	5,000.00	5,000.00	5,000.00
Capital Fire Insurance Co.....	1,000.00	1,000.00	1,000.00
Portsmouth Building Co., Kansas City, Mo.....	2,500.00	5,000.00	2,500.00
Haskell Land Co., Kansas City, Mo..	2,150.00	4,300.00	2,150.00
	\$25,900.00	\$51,800.00	\$37,150.00

WALPOLE SAVINGS BANK.—WALPOLE.

Thomas B. Buffum, *President*. Josiah G. Bellows, *Treasurer*.

Trustees—Thomas B. Buffum, Edwin K. Seabury, John W. Hayward, George H. Holden, Henry C. Lane, Harrison G. Barnes, George B. Williams, Charles C. Davis, Bolivar Lovell, George P. Porter, Thomas B. Peck, Horace B. Perry, Edward M. Holden.

Investment Committee—Thomas B. Buffum, Edwin K. Seabury, George H. Holden, Thomas B. Peck.

STATEMENT.

Liabilities.

Amount due depositors.....	\$251,223.57	\$251,223.57
Guaranty fund.....	13,000.00	13,000.00
Surplus.....	2,222.50	2,222.50
Interest.....	1,323.76	1,323.76
Overdrafts.....	15,000.00	15,000.00
	\$282,769.83	
Premium on bonds and stock im- paired.....	2,707.10	
	\$280,062.73	\$282,769.83

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$37,430.00	\$37,430.00	\$37,430.00
Loans secured by Western city mortgages.....	7,100.00	7,100.00	7,100.00
Loans secured by local real estate...	76,299.00	76,299.00	76,299.00
Loans on personal security.....	9,060.20	9,060.20	9,060.20
Loans on personal security (West- ern).....	1,970.00	1,970.00	1,970.00
Loans on collateral security.....	2,775.00	2,775.00	2,775.00
Loans on collateral security (West- ern).....	3,100.00	3,100.00	3,100.00
County, city, town, and district bonds	46,530.90	45,542.90	45,824.00
Railroad bonds.....	40,480.00	43,500.00	42,565.00
Miscellaneous bonds.....	25,981.00	27,100.00	27,060.00
Bank stock.....	4,450.00	5,000.00	5,000.00
Manufacturing stock.....	3,050.00	2,500.00	2,750.00
Real estate by foreclosure.....	2,000.00	2,000.00	2,000.00
Real estate purchased: bank build- ing.....	2,500.00	2,500.00	2,500.00
Cash on deposit in national banks...	17,336.63	17,336.63	17,336.63
	\$280,062.73	\$283,213.73	\$282,769.83

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 5, 1892, to October 26, 1893.

Gross earnings	\$15,675.16
Deduct interest paid out	\$940.91
Deduct expenses	847.39
Deduct state tax	2,277.71
Deduct other items charged off	274.57
Carried to guaranty fund	1,700.00
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	6,040.58
	<hr/>
Net earnings	\$9,634.58
Dividend July, 1893	8,774.02
	<hr/>
To surplus	\$860.56
Surplus and interest, last examination	\$2,685.70
Increase	860.56
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Surplus and interest, present examination	\$3,546.26

Incorporated 1875.

Examination Oct. 26, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$35,000. Date of bond, May 24, 1892.

Clerk, Amy W. Jennings.

Annual compensation of treasurer, \$750.

Annual compensation of clerk paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$251,223.57; increase since last examination, \$25,475.19.

Amount of deposits received since last examination, including dividends credited, \$80,828.16.

Amount of dividends declared since last examination, \$8,774.02.

Amount paid out on account of deposits since last examination, \$55,352.97.

Total amount loaned or invested in New Hampshire, \$121,220.83.

Total amount loaned or invested in New England, \$136,295.83.

Total amount loaned or invested out of New England, \$146,474.00.

Largest amount loaned to any individual, corporation, or company, \$6,300.00.

Number of single loans of \$1,000 or less to separate parties in the State, 96.

Total number of loans in the State, 123.

SCHEDULE OF BONDS AND STOCKS OF THE WALPOLE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Atchison, Topeka & Santa Fé, 4s.....	\$2,370.00	\$3,000.00	\$3,150.00
Atchison, Topeka & Santa Fé, 4s, second mortgage.....	660.00	1,500.00	
Chicago, St. Paul, Minn., & Omaha, 6s.....	3,450.00	3,000.00	3,120.00
St. Paul, Minn., & Manitoba, 6s.....	3,420.00	3,000.00	3,220.00
Kansas Pacific, 6s.....	3,150.00	3,000.00	3,135.00
Northern Pacific, 6s.....	1,000.00	1,000.00	1,000.00
Missouri Pacific, 6s.....	3,030.00	3,000.00	3,115.00
Galveston, Harrisburgh & San Antonio, 6s.....	3,000.00	3,000.00	3,165.00
Chicago & West Michigan, 5s.....	2,970.00	3,000.00	2,810.00
Detroit, Lansing & Northern, 7s.....	3,000.00	3,000.00	3,200.00
Kansas City, Fort Scott & Memphis, 6s.....	4,950.00	5,000.00	5,400.00
Oregon Improvement Co., 6s.....	2,880.00	3,000.00	3,045.00
Northern Pacific, 5s.....	1,050.00	3,000.00	2,370.00
Chicago & North Michigan, 5s.....	2,610.00	3,000.00	2,745.00
Chicago, Burlington & Quincy, 5s...	2,940.00	3,000.00	3,090.00
	\$40,480.00	\$43,500.00	\$42,565.00
COUNTY.			
Bingham, Idaho, 8s.....	\$4,240.00	\$4,000.00	\$4,200.00
Bernalillo, N. M., 7s.....	3,150.00	3,000.00	3,105.00
San Juan, N. M., 8s.....	3,000.00	3,000.00	3,000.00
Montgomery, Kan., 7s.....	2,940.00	2,800.00	2,800.00
	\$13,330.00	\$12,800.00	\$13,105.00
CITY AND TOWN.			
Huron, Dak., 7s.....	\$2,100.00	\$2,000.00	\$2,000.00
Tyler, Texas, 7s.....	2,000.00	2,000.00	2,000.00
Dallas, Texas, 5s.....	1,030.00	1,000.00	980.00
South Denver, Col., 6s.....	3,090.00	3,000.00	3,000.00
Walpole, N. H., 5s.....	4,250.00	4,250.00	4,250.00
Westminster, Vt., 5s.....	7,325.00	7,325.00	7,325.00
	\$19,795.00	\$19,575.00	\$19,555.00
SCHOOL DISTRICT.			
Custer County No. 79, Neb., 7s.....	\$1,267.90	\$1,267.90	\$1,264.00
Riverton, Iowa, Independent, 6s.....	1,800.00	1,800.00	1,800.00
Alturas County No. 6, Idaho, 8s.....	1,188.00	1,100.00	1,100.00
Laramie County No. 1, Wyo., 6s.....	5,150.00	5,000.00	5,000.00
Walpole, N. H., 6s.....	4,000.00	4,000.00	4,000.00
	\$13,405.90	\$13,167.90	\$13,164.00
MISCELLANEOUS.			
Portland Consolidated St. Ry. Co., 6s.....	\$3,090.00	\$3,000.00	\$3,030.00
Keene Gas-light Co., 5s.....	5,000.00	5,000.00	5,000.00
New Hampshire Trust Co., deb., 6s..	2,400.00	3,000.00	3,000.00
Denver Consolidated Electric Co., 6s.....	3,000.00	3,000.00	3,000.00
Fairmount Cemetery Association, 6s.....	3,000.00	3,000.00	2,910.00
Luce Talbot Co., Kansas City, Mo., 6s.....	1,001.00	1,100.00	1,000.00
General Electric Co., 5s.....	2,550.00	2,000.00	2,985.00
Metropolitan Street Ry. Co., Denver, 6s.....	3,000.00	3,000.00	3,060.00
Chicago Junction & Union Stock Yards, 5s.....	2,940.00	3,000.00	3,075.00
	\$25,981.00	\$27,100.00	\$27,060.00

SCHEDULE OF BONDS AND STOCKS OF THE WALPOLE SAVINGS
BANK.—*Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Blackstone National, Boston.....	\$4,450.00	\$5,000.00	\$5,000.00
MANUFACTURING.			
King Philip Mills, Fall River, Mass..	\$3,050.00	\$2,500.00	\$2,750.00

WILTON SAVINGS BANK.—WILTON.

E. G. WOODMAN, *President*.GEORGE E. BALES, *Treasurer*.

Trustees—E. G. Woodman, Moses Clark, D. E. Proctor, Daniel Cragin, Henry N. Gray, E. P. Hutchinson, Lewis Tingley, Nash Simons, Fred Colony, Wm. D. Stearns, F. M. Pevey, Geo. E. Bales.

Investment Committee—E. G. Woodman, Moses Clark, D. E. Proctor.

STATEMENT.

Liabilities.

Amount due depositors	\$184,867.21		\$184,867.21
Guaranty fund.....	7,500.00		7,500.00
Interest	5,234.04		5,234.04
	\$197,601.25		
Premiums on bonds and stocks impaired.....	1,372.38		
	\$196,228.87		\$197,601.25

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$47,640.75	\$47,640.75	\$47,640.75
Loans secured by Western city mortgages	29,240.00	29,240.00	29,240.00
Loans secured by local real estate...	20,141.70	20,141.70	20,141.70
Loans on personal security	18,476.74	18,476.74	18,476.74
Loans on personal security (Western).....	14,658.86	14,658.86	14,658.86
Loans on collateral security.....	2,660.00	2,660.00	2,660.00
County, city, town, and district bonds.....	18,846.00	18,950.00	20,207.13
Miscellaneous bonds.....	5,000.00	5,000.00	5,261.25
Bank stock.....	6,250.00	6,000.00	6,000.00
Miscellaneous stocks.....	2,000.00	2,000.00	2,000.00
Real estate by foreclosure.....	26,796.80	26,796.80	26,796.80
Bank fixtures and building.....	2,500.00	2,500.00	2,500.00
Cash on deposit in national banks...	754.09	754.09	754.09
Cash on hand.....	1,263.93	1,263.93	1,263.93
	\$196,228.87	\$196,082.87	\$197,601.25

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 5, 1892, to December 11, 1893.

Gross earnings	\$12,187.95
Deduct interest paid out	\$433.07
Deduct expenses	886.35
Deduct state tax	1,723.04
Deduct other taxes	512.00
Deduct foreclosure expenses	302.48
Carried to guaranty fund	700.00
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	4,556.94
Net earnings	\$7,631.01
Dividend, January, 1893	7,064.32
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To surplus	\$566.69
Surplus and interest, last examination	\$4,667.35
Increase	566.69
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Surplus and interest, present examination	\$5,234.04

Incorporated 1864.

Examination Dec. 11, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond, Jan. 7, 1889.

Annual compensation of treasurer, \$450.

Indebtedness of trustees as principal, \$410; as surety, nothing.

Amount of deposits, \$184,867.21; decrease since last examination, \$3,234.41.

Amount of deposits received since last examination, including dividends credited, \$51,134.51.

Amount of dividends declared since last examination, \$7,064.32.

Amount paid out on account of deposits since last examination, \$54,368.92.

Total amount loaned or invested in New Hampshire, \$52,796.46.

Total amount loaned or invested in New England, \$52,796.46.

Total amount loaned or invested out of New England, \$144,804.79.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Number of single loans of \$1,000 or less to separate parties in the State, 64.

Total number of loans in the State, 72.

SCHEDULE OF BONDS AND STOCKS OF THE WILTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Pulaski, Ill., 8s.....	\$1,500.00	\$1,500.00	\$1,327.50
CITY AND TOWN.			
Grand Forks, N. Dak., 6s.....	\$2,100.00	\$2,000.00	\$2,060.00
East Oakland, Ill., 10s.....		1,000.00	985.00
Salem, S. Dak., 7s.....	3,350.00	3,350.00	3,634.75
	\$5,450.00	\$6,350.00	\$6,679.75
SCHOOL DISTRICT.			
Spokane County No. 13, Wash., 8s....	\$1,320.00	\$1,200.00	\$1,333.08
Whitman County No. 130, Wash., 8s....	936.00	900.00	1,033.10
Stevens County No. 20, Wash., 10s....	635.00	500.00	600.00
Whatcom County No. 2, Wash., 7s....	3,120.00	3,000.00	3,420.00
King County No. 28, Wash., 8s.....	2,675.00	2,500.00	2,685.00
Great Falls City No. 1, Mont., 6s.....	2,080.00	2,000.00	2,000.00
Stevens County No. 26, Wash., 8s.....	1,130.00	1,000.00	1,128.70
	\$11,896.00	\$11,100.00	\$12,199.88
MISCELLANEOUS.			
Metropolitan Street Railway, Denver, 6s.....	\$2,000.00	\$2,000.00	\$2,040.00
Metropolis Water Co., Ill., 7s.....	3,000.00	3,000.00	3,221.25
STOCKS.	\$5,000.00	\$5,000.00	\$5,261.25
BANK.			
First National, Nashua.....	\$5,250.00	\$5,000.00	\$5,000.00
Globe Savings Bank, Chicago, Ill....	1,000.00	1,000.00	1,000.00
	\$6,250.00	\$6,000.00	\$6,000.00
MISCELLANEOUS.			
Security Trust Co., Nashua.....	\$1,000.00	\$1,000.00	\$1,000.00
Nashua Trust Co., Nashua.....	1,000.00	1,000.00	1,000.00
	\$2,000.00	\$2,000.00	\$2,000.00

WOLFEBOROUGH SAVINGS BANK.—WOLFEBOROUGH.

CHARLES G. CATE, *President*. CHARLES F. PARKER, *Treasurer*.

Trustees—Joseph L. Avery, Ira Banfield, Albert W. Wiggin, Charles H. Gage, Charles B. Edgerly, Joseph E. Fox, Wm. B. Hodge, Henry W. Furber, Isaac W. Springfield, Chas. F. Parker, Geo. F. Horn.

Investment Committee—Isaac W. Springfield, Albert W. Wiggin, Charles B. Edgerly.

STATEMENT.

Liabilities.

Amount due depositors.....	\$152,908.03		\$152,908.03
Guaranty fund.....	2,500.00		2,500.00
Interest	6,364.40		6,364.40
	\$161,772.43		
Premiums on bonds and stocks im- paired.....	6,952.00		
	\$154,820.43		\$161,772.43

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$10,875.00	\$10,875.00	\$10,875.00
Loans secured by Western city mortgages.....	13,125.00	13,125.00	13,125.00
Loans secured by local real estate...	57,788.25	57,788.25	57,788.25
Loans on personal security.....	28,051.41	28,051.41	28,051.41
Loans on personal security (West- ern).....	5,000.00	5,000.00	5,000.00
Loans on collateral security.....	14,957.42	14,957.42	14,957.42
Railroad bonds.....	500.00	1,000.00	980.00
Bank stock.....	1,400.00	1,400.00	1,400.00
Miscellaneous stocks.....	4,500.00	11,000.00	10,972.00
Real estate by foreclosure.....	13,000.00	13,000.00	13,000.00
Bank fixtures.....	1,000.00	1,000.00	1,000.00
Cash on deposit in national banks...	4,237.57	4,237.57	4,237.57
Cash on hand.....	385.78	385.78	385.78
	\$154,820.43	\$161,820.43	\$161,772.43

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 13, 1892, to October 18, 1893.

Gross earnings	\$8,938.48
Deduct interest paid out	\$184.52
Deduct expenses	1,446.71
Deduct state tax	1,739.59
Deduct other taxes	1,005.08
Deduct losses charged off	405.50
Deduct foreclosure expenses	241.63
Carried to guaranty fund	400.00
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	\$5,423.03

Net earnings	\$3,515.45
From surplus	2,986.05
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Dividends October, 1892, and April, 1893	\$6,501.50
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Surplus and interest, last examination	\$9,350.45
From surplus	2,986.05
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Surplus and interest, present examination	\$6,364.40
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Incorporated 1871.

Examination Oct. 18, 1893, by A. W. Baker.

Treasurer's bond, \$30,000. Date of bond April 2, 1892.

Annual compensation of treasurer, \$1,000.

Indebtedness of trustees as principal, \$3,250; as surety, \$3,500.

Amount of deposits, \$152,908.03; decrease since last examination, \$20,685.70.

Amount of deposits received since last examination, including dividends credited, \$81,121.81.

Amount of dividends declared since last examination, \$6,501.50.

Amount paid out on account of deposits since last examination, \$101,807.51.

Total amount loaned or invested in New Hampshire, \$111,554.86.

Total amount loaned or invested in New England, \$115,792.43.

Total amount loaned or invested out of New England, \$45,980.

Largest amount loaned to any individual, corporation, or company, \$13,000.

Number of single loans of \$1,000 or less to separate parties in the State, 163.

Total number of loans in the State, 187.

SCHEDULE OF BONDS AND STOCKS OF THE WOLFEBOROUGH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROADS.			
Watertown & Lake Kameska Railway & Capital Land Co., 6s.....	\$500.00	\$1,000.00	\$980.00
STOCKS.			
BANK.			
Cochecho National, Dover	\$1,400.00	\$1,400.00	\$1,400.00
MISCELLANEOUS.			
People's Fire Ins. Co., Manchester ..		\$5,000.00	\$4,987.00
Granite State Fire Ins. Co	\$3,000.00	3,000.00	2,985.00
Winfield Mortgage & Trust Co	500.00	1,000.00	1,000.00
American Loan & Trust Co., Topeka..	1,000.00	2,000.00	2,000.00
	\$4,500.00	\$11,000.00	\$10,972.00

WOODSVILLE GUARANTY SAVINGS BANK.—WOODSVILLE.

EZRA B. MANN, *President.*ROBERT A. HORNER, *Treasurer.*

Trustees—Ezra B. Mann, Ira Whiteher, Chester Abbott, David Whiteher, W. A. Stowell, D. J. Whiteher, Chas. I. Smith, Robert A. Horner, E. G. Parker, Chas. R. Gibson, Henry C. Carbee.

Investment Committee—Ezra B. Mann, Robert A. Horner, David Whiteher, E. G. Parker, C. R. Gibson.

STATEMENT.

Liabilities.

Amount due depositors.....	\$153,219.60		\$153,219.60
Guaranty fund.....	25,000.00		25,000.00
Interest.....	776.94		776.94
	\$178,996.54		
Premium on bonds and stocks impaired.....	\$2,310.30		
	\$176,686.24		\$178,996.54

Resources.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$33,575.00	\$33,575.00	\$33,575.00
Loans secured by Western city mortgages.....	14,925.00	14,925.00	14,925.00
Loans secured by local real estate...	11,751.01	11,751.01	11,751.01
Loans on personal security.....	16,600.00	16,600.00	16,600.00
Loans on personal security (Western).....	11,977.10	11,977.10	11,977.10
Loans on collateral security.....	10,643.83	10,643.83	10,643.83
Loans on collateral security (Western).....	7,996.05	7,996.05	7,996.05
County, city, town, and district bonds	29,183.00	28,693.00	28,935.50
Miscellaneous bonds.....	13,050.00	15,870.30	15,870.30
Bank stock.....	4,250.00	4,000.00	4,037.50
Miscellaneous stocks.....	2,050.00	2,000.00	2,000.00
Warrants.....	3,500.00	3,500.00	3,500.00
Real estate purchased.....	200.00	200.00	200.00
Certificates of deposit.....	2,500.00	2,500.00	2,500.00
Tax certificates.....	140.46	140.46	140.46
Bank fixtures.....	2,802.10	2,802.10	2,802.10
Cash on deposit in national banks...	9,934.49	9,934.49	9,934.49
Cash on hand.....	1,608.20	1,608.20	1,608.20
	\$176,686.24	\$178,716.54	\$178,996.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From Sept. 21, 1892, to Nov. 21, 1893.

Gross earnings	\$13,526.07
Deduct interest paid out	\$904.69
Deduct expenses	1,665.30
Deduct state tax	2,731.71
Deduct premiums charged off	177.55
Dividend to stockholders	2,000.00
	<hr/>
	7,479.25
Net earnings	\$6,046.82
From surplus	1,282.72
	<hr/>
Dividends to general depositors Oct., 1892, April and Oct., 1893	\$7,329.54
Surplus and interest, last examination	\$2,059.66
From surplus	1,282.72
	<hr/>
Surplus and interest, present examination	\$776.94

Incorporated 1889.

Examination, Nov. 21, 1893, by John Hatch.

Treasurer's bond, \$25,000. Date of bond, March, 1890.

Clerks, John G. Marston, C. C. Whitcher.

Annual compensation of treasurer, \$900.

Annual compensation of clerks, paid by treasurer.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Amount of deposits, \$153,219.60; increase since last examination, \$28,090.41.

Amount of deposits received since last examination, including dividends credited, \$113,195.84.

Amount of dividends declared since last examination, \$7,329.54.

Amount paid out on account of deposits since last examination, \$85,105.43.

Total amount loaned or invested in New Hampshire, \$55,877.13.

Total amount loaned or invested in New England, \$55,877.13.

Total amount loaned or invested out of New England, \$123,119.41.

Largest amount loaned to any individual, corporation, or company, \$5,500.

Number of single loans of \$1,000 or less to separate parties in the State, 35.

Total number of loans in the State, 46.

SCHEDULE OF BONDS AND STOCKS OF THE WOODSVILLE GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY AND TOWN.			
Pierre, S. Dak., 6s.....	\$6,500.00	\$6,500.00	\$6,500.00
Palouse, Wash., 6s.....	3,150.00	3,000.00	3,000.00
Brigham, Utah, 6s.....	4,080.00	4,000.00	4,080.00
Woodland, Cal., 5s.....	5,000.00	5,000.00	5,000.00
Aberdeen, Wash., 6s.....	5,100.00	5,000.00	5,000.00
Paulina, Iowa, 6s.....	2,693.00	2,693.00	2,693.00
	\$26,523.00	\$26,193.00	\$26,273.00
SCHOOL DISTRICT.			
King Co. No. 28, Wash., 8s.....	\$1,070.00	\$1,000.00	\$1,065.00
Thurston Co. No. 44, Wash., 9s.....	1,590.00	1,500.00	1,597.50
	\$2,660.00	\$2,500.00	\$2,662.50
MISCELLANEOUS.			
Burlington Electric Street Ry. Co., 6s	\$5,000.00	\$5,000.00	\$5,000.00
Husted Investment Co., 6s.....	2,400.00	2,970.30	2,970.30
Northwestern Guar. Loan Co., Minn., deb. 6s.....	150.00	150.00	150.00
Security Trust Co., Nashua, deb. 6s..	250.00	250.00	250.00
Denver Water Co., Col., 7s.....	1,000.00	1,000.00	1,000.00
Decatur Water Co., Ala., 6s.....	750.00	3,000.00	3,000.00
Fairmont Cemetery Association, 6s..	1,000.00	1,000.00	1,000.00
Grand Forks Gas & Electric Co., 6s..	2,000.00	2,000.00	2,000.00
Farmers' Trust Co., Iowa, 6s.....	500.00	500.00	500.00
	\$13,050.00	\$15,870.30	\$15,870.30
STOCKS.			
BANK.			
Woodsville Loan & Banking Co.....	\$1,650.00	\$1,500.00	\$1,537.50
Washington Bank, Walla Walla, Wash.....	1,000.00	1,000.00	1,000.00
State Bank of Summerfield, Kan.....	500.00	500.00	500.00
National Bank of Commerce, Pierre, S. Dak.....	1,100.00	1,000.00	1,000.00
	\$4,250.00	\$4,000.00	\$4,037.50
MISCELLANEOUS.			
New England Loan & Trust Co., Iowa	\$1,000.00	\$1,000.00	\$1,000.00
Lancaster Trust Co.....	1,050.00	1,000.00	1,000.00
	\$2,050.00	\$2,000.00	\$2,000.00

SAVINGS BANKS DOING BUSINESS IN THE SAME OFFICE WITH
NATIONAL OR STATE BANKS.

Amoskeag Savings Bank, Manchester, with Amoskeag National Bank.
Cochecho Savings Bank, Dover, with Cochecho National Bank.
Colebrook Guaranty Savings Bank, with Colebrook National Bank.
Connecticut River Savings Bank, Charlestown, with Connecticut River National Bank.
Dartmouth Savings Bank, Hanover, with Dartmouth National Bank.
Dover Five-Cents Savings Bank, with Dover National Bank.
Farmington Savings Bank, with Farmington National Bank.
Farmers', Pittsfield, with Pittsfield National Bank.
Franklin Savings Bank, with Franklin National Bank.
Guaranty Savings Bank, Manchester, with Merchants' National Bank.
Iona Savings Bank, Tilton, with Citizens' National Bank.
Keene Guaranty Savings Bank, with Citizens' National Bank.
Laconia Savings Bank, with Peoples' National Bank.
Lebanon Savings Bank, with National Bank, Lebanon.
Littleton Savings Bank, with Littleton National Bank.
Loan and Trust Savings Bank, Concord, with National State Capital Bank.
Manchester Savings Bank, with Manchester National Bank.
Mechanic's Savings Bank, Manchester, with Second National Bank.
Merrimack County Savings Bank, Concord, with Mechanicks National Bank.
Merrimack River Savings Bank, Manchester, with First National Bank.
Monadnock Savings Bank, Jaffrey, with Monadnock National Bank.
Newport Savings Bank, with National Bank, Newport.
Norway Plains Savings Bank, with Rochester National Bank.
Peoples Savings Bank, Manchester, with Amoskeag National Bank.
Piscataqua Savings Bank, Portsmouth, with First National Bank.
Plymouth Guaranty Savings Bank, with Pemigewasset National Bank.
Public Guaranty Savings Bank, Newport, with Citizens' National Bank.
Rochester Savings Bank, with Rochester Loan and Banking Company.
Rollinsford Savings Bank, with Salmon Falls State Bank.
Security Savings Bank, with Winchester National Bank.
Siwooganock Savings Bank, with Lancaster National Bank.
Sullivan Savings Institution, with Claremont National Bank.
Union Guaranty Savings Bank, Concord, with First National Bank.

TABLE No. 1.—Showing the number, condition, and progress of the Savings Banks of New Hampshire in each year from 1850 to 1893, inclusive.

Year.	Number of banks.	Number of depositors.	Amount of deposits.	Increase or decrease in amount of deposits over previous year.	Average to each depositor.	Average to each person in the state.	Population (about).
1850	12	13,031	\$1,641,543.71	Inc. \$76,972.76	\$125.97	\$5.16	318,000
1851	13	14,316	1,776,668.00	135,254.29	124.11	5.58	318,000
1852	15	15,771	2,009,619.42	232,849.42	127.42	6.32	318,000
1853	16	18,105	2,507,909.61	498,292.19	138.52	7.89	318,000
1854	16	20,154	3,222,261.52	714,351.91	159.95	10.13	318,000
1855	17	21,300	3,341,256.81	118,995.29	156.86	10.51	318,000
1856	19	23,489	3,537,363.31	196,106.50	150.59	11.12	318,000
1857	20	27,786	3,748,285.63	210,922.32	151.62	11.79	318,000
1858	21	23,463	3,588,685.23	Dec. 159,627.40	152.94	11.29	318,000
1859	23	26,762	4,138,822.40	Inc. 550,164.17	154.65	13.01	318,000
1860	26	30,828	4,860,024.86	721,202.46	157.65	14.90	326,000
1861	26	35,590	5,590,652.18	730,627.32	157.08	17.14	326,000
1862	27	35,920	5,653,585.46	62,933.28	157.39	17.34	326,600
1863	27	39,358	6,500,308.07	906,722.61	166.68	20.12	326,000
1864	28	43,175	7,661,738.46	1,161,430.39	177.45	25.50	326,000
1865	29	43,572	7,831,335.72	169,596.26	179.33	24.02	326,000
1866	29	42,894	7,857,601.01	26,265.31	183.13	24.47	321,000
1867	28	47,792	10,463,418.50	2,605,817.47	218.77	32.56	321,000
1868	31	55,218	13,541,534.96	3,078,116.46	245.12	42.18	321,000
1869	38	62,931	16,379,867.09	2,838,333.13	260.28	51.02	321,000
1870	45	70,918	18,759,461.05	2,379,593.96	264.52	59.00	318,000
1871	52	77,471	21,472,120.07	2,712,659.02	277.16	67.52	318,000
1872	54	86,790	24,700,774.47	3,228,653.37	284.46	77.06	318,000
1873	61	94,967	29,671,114.88	4,970,340.41	312.45	93.21	318,000
1874	64	92,788	28,829,376.83	Dec. 841,737.35	310.70	90.65	318,000
1875	68	96,938	30,214,585.71	Inc. 1,385,108.88	327.37	93.00	325,000
1876	68	100,191	31,198,064.16	983,478.45	326.01	100.07	325,000
1877	67	97,683	32,338,876.55	1,140,812.39	327.70	99.50	325,000
1878	66	94,967	28,793,947.48	Dec. 1,256,267.10	303.19	91.36	325,000
1879	66	87,279	26,282,136.09	1,991,801.20	301.13	80.87	325,000
1880	67	89,934	28,204,791.70	Inc. 1,922,655.61	313.61	86.78	325,000
1881	64	96,881	32,097,734.17	3,838,126.76	331.31	92.91	346,000
1882	65	104,432	36,181,186.70	4,312,860.10	355.37	103.00	350,000
1883	66	113,167	39,124,814.68	2,943,127.98	345.81	111.78	350,000
1884	67	117,317	42,091,596.55	2,966,781.87	358.78	120.20	350,000
1885	68	121,216	43,827,356.41	1,735,789.86	361.25	125.20	350,000
1886	67	125,273	46,631,913.72	2,804,557.31	372.25	131.85	355,000
1887	66	132,714	50,292,666.85	3,660,753.13	378.95	141.67	355,000
1888	69	139,967	53,939,079.29	3,646,412.44	385.36	151.94	355,000
1889	69	145,021	57,300,590.48	3,361,511.19	395.12	161.41	355,000
1890	72	159,782	65,727,019.04	8,426,428.56	411.35	174.80	376,000
1891	73	166,264	69,531,024.62	3,804,005.58	418.19	184.92	376,000
1892	71	169,949	72,439,660.30	2,908,635.68	426.24	192.66	376,000
1893	70	174,654	74,377,278.99	1,937,618.69	425.85	197.82	376,000

TABLE No. 2.—Alphabetical list of Savings Banks, with statement of their depositors of each bank and

No	NAMES.	Deposits.	Guaranty fund.
1	Alton.....	\$86,585.60	\$3,300.00
2	Amoskeag, Manchester.....	4,838,668.37	250,000.00
3	Ashland.....	32,782.48	3,390.00
4	Belknap, Laconia.....	1,255,232.06	60,000.00
5	Bristol.....	651,969.11	40,000.00
6	Cheshire Provident Institution, Keene.....	2,821,563.04	145,000.00
7	City Guaranty, Nashua.....	421,265.75	65,000.00
8	Cochecho, Dover.....	396,133.34	18,000.00
9	Colebrook, Guaranty.....	169,737.23	25,000.00
10	Connecticut River, Charlestown.....	729,433.02	40,000.00
11	Contoocook Valley, Peterborough.....	76,701.64	1,875.00
12	Conway.....	145,616.42	6,164.90
13	Dartmouth, Hanover.....	1,196,225.75	55,000.00
14	Dover Five-Cents.....	321,447.68	14,200.00
15	Epping.....	80,091.59	2,398.81
16	Farmers' Pittsfield.....	124,752.21	2,500.00
17	Farmington.....	626,941.11	30,500.00
18	Fitzwilliam.....	183,078.01	7,150.00
19	Francestown.....	101,465.32	753.57
20	Franklin.....	1,011,452.99	50,119.46
21	Gorham Five-Cents.....	51,407.38	3,200.00
22	Guaranty, Manchester.....	945,704.09	100,000.00
23	Hillsborough Bridge Guaranty.....	213,624.48	25,000.00
24	Hinsdale.....	311,844.57	15,800.00
25	Iona, Tilton.....	391,002.69	18,000.00
26	Keene Five-Cents.....	3,077,165.85	150,000.00
27	Keene Guaranty.....	1,471,914.15	150,000.00
28	Laconia.....	1,364,751.97	70,000.00
29	Lake Village.....	335,005.91	16,750.00
30	Lancaster.....	592,564.00	16,754.39
31	Lebanon.....	1,106,634.04	55,000.00
32	Littleton.....	1,166,967.15	56,700.00
33	Loan and Trust, Concord.....	2,898,989.16	145,000.00
34	Manchester.....	7,126,856.23	340,000.00
35	Mason Village, Greenville.....	157,865.57	5,350.00
36	Mechanics', Manchester.....	403,888.17	15,375.00
37	Meredith Village.....	609,142.60	30,500.00
38	Merrimack County, Concord.....	1,465,514.88	75,000.00
39	Merrimack River, Manchester.....	2,936,830.57	170,000.00
40	Milford.....	1,259,295.24	50,000.00
41	Monadnock, East Jaffrey.....	657,651.51	31,868.45
42	Nashua.....	3,148,997.26	200,000.00
43	New Hampshire Banking Co., Nashua.....	1,159,955.98	125,000.00
44	New Hampshire, Concord.....	4,458,106.83	260,000.00
45	New Ipswich.....	50,464.79	3,600.00
46	Newport.....	768,196.40	40,000.00
47	Norway Plains, Rochester.....	774,282.48	16,000.00
48	Ossipee Valley, Freedom.....	139,574.98	5,500.00
49	Peoples, Manchester.....	820,204.21	100,000.00
50	Peterborough.....	950,780.87	32,543.20
51	Piscataqua, Portsmouth.....	602,869.92	30,000.00
52	Pittsfield.....	401,799.22	21,000.00
53	Plymouth Guaranty.....	266,405.74	35,000.00
54	Portsmouth.....	4,059,406.04	210,000.00
55	Portsmouth Trust and Guarantee Co.....	1,000,248.61	100,000.00
56	Public Guaranty, Newport.....	332,157.04	50,000.00
57	Rochester.....	281,663.38	13,673.96
58	Rollinsford.....	731,881.38	45,000.00
59	Security, Winchester.....	282,422.60	10,799.60
60	Siwooganock Guaranty, Lancaster.....	402,400.37	60,000.00
61	Somersworth.....	1,337,282.41	65,000.00
62	Squamscott.....	82,219.77	4,000.00
63	Strafford, Dover.....	4,646,879.41	260,000.00
64	Sullivan Savings Institution, Claremont.....	1,773,125.96	85,000.00
65	Union Five-Cents, Exeter.....	575,000.57	9,400.00
66	Union Guaranty, Concord.....	775,558.73	100,000.00
67	Walpole.....	251,086.27	13,000.00
68	Wilton.....	191,240.19	7,500.00
69	Wolfeborough.....	160,643.30	2,500.00
70	Woodsville Guaranty.....	156,661.35	25,000.00
		\$74,377,278.99	\$4,290,166.34

liabilities and assets at the close of business June 30, 1893, also the number of the average deposit to each depositor.

No.	Surplus.	Interest.	Miscellaneous indebtedness.	Total liabilities.	Number of depositors.	Average to each deposit.
1	\$952.09	\$1,424.71		\$72,262.40	216	\$308.26
2		72,455.14		5,161,123.51	10,871	445.09
3	9.44	1,180.20		37,362.12	330	99.34
4	35,441.76	22,716.29		1,373,390.11	2,500	502.09
5	5,083.42	29,652.52		726,705.05	1,637	398.27
6	2,887.51	28,433.91	\$40,000.00	3,037,884.46	4,948	570.24
7	9,681.09	348.28		496,295.12	1,438	292.95
8		2,057.70		416,191.04	967	409.65
9	1,585.04	1,644.75		197,967.02	611	277.80
10	7,918.94			777,351.96	1,524	478.63
11	842.74			79,419.38	305	251.48
12	1,314.85	2,963.13	3,003.05	159,062.35	626	232.61
13	46,371.79			1,297,597.54	2,681	446.18
14		3,224.49		338,872.17	1,839	174.79
15		3,593.96		85,084.36	372	215.29
16	4,521.97			131,774.18	353	353.40
17	736.91	15,231.44		673,409.46	1,550	404.47
18	4,326.18			194,554.19	532	344.13
19	253.34	2,578.71		105,050.94	403	251.77
20	16,684.16	39,861.25		1,118,117.86	2,930	345.20
21	2,141.72			56,749.10	331	155.30
22	21,329.45	14,406.78		1,081,440.32	1,733	545.70
23	5,119.35			243,743.83	1,073	199.09
24	11.60	3,734.22	4,500.00	335,890.39	1,015	307.23
25	1,801.08	13,020.95		423,824.72	1,049	372.73
26	12,494.73			3,239,660.58	8,272	371.99
27				1,621,914.15	2,583	569.84
28	31,104.11		26,484.02	1,492,340.10	3,200	426.48
29		6,258.09		358,014.00	1,254	267.14
30	12,848.97			622,167.36	2,015	294.07
31	20,372.53	6,144.59		1,188,151.16	3,205	345.28
32	37,674.31			1,261,341.46	3,213	363.20
33	53,283.55			3,097,272.71	6,004	483.00
34		172,633.20		7,639,489.43	13,432	530.58
35	7,284.88	3,877.01		174,377.46	599	263.54
36	7,129.68	20,825.84		447,218.69	725	557.08
37	2,541.99			642,184.59	1,471	414.30
38	7,065.65	51,914.64		1,599,495.17	3,251	450.78
39	37,960.98	104,741.40		3,249,532.95	6,370	461.04
40	6,201.86			1,315,497.10	3,184	395.50
41	363.39	15,853.44		705,736.79	1,340	490.78
42	48,209.99	21,972.75	75,000.00	3,494,180.00	6,184	509.21
43	42,988.06	9,196.30	4,474.44	1,341,614.78	1,904	609.22
44	17,399.12	59,619.05		4,795,125.00	9,574	465.64
45	760.00	4,578.32		59,403.11	128	394.25
46	3,295.51	10,550.66		822,042.57	2,147	357.79
47	1,698.13	4,765.94	1,546.80	798,293.35	1,963	394.43
48	2,920.74	1,330.49		149,326.21	557	250.58
49		41,716.98	1,335.00	963,256.19	1,340	612.09
50		27,531.62	1,403.97	1,012,259.66	2,444	389.02
51	10,933.90	16,426.36		660,230.18	1,814	332.34
52	3,010.90	6,261.08		432,071.20	1,548	259.56
53		7,601.07		309,006.81	1,216	219.08
54		20,000.00	21,629.59	4,311,035.63	10,343	392.47
55	55,790.37	17,589.96	759.00	1,174,387.94	1,728	578.84
56	6,432.22		12,362.60	400,951.86	1,241	267.65
57	10,056.88			305,394.22	879	320.43
58	47,676.21			824,557.59	1,742	420.13
59	1,490.39	1,656.22		296,368.81	928	304.33
60	6,445.67	5,224.13		474,070.17	840	479.04
61	68,826.36			1,471,108.77	3,759	355.75
62	2,128.98			88,348.75	309	266.08
63	102,726.20			5,009,605.61	8,752	530.95
64	1,379.30	26,472.67		1,885,977.93	4,002	443.05
65	481.42	2,361.33		587,243.32	2,558	224.78
66	965.52	17,604.42		894,128.67	1,788	433.75
67		10,996.52		275,082.79	699	359.20
68	51.31	3,980.93		202,772.43	867	220.57
69		7,068.10		170,211.40	654	245.63
70	500.00	860.32		183,021.67	794	197.30
	\$841,508.24	\$966,141.86	\$192,498.47	\$80,667,593.90	174,654	

TABLE No. 2.—

No.	NAMES.	Loans secured by Western farm mort- gages.	Loans secured by Western city mort- gages.
1	Alton.....	\$12,575.00	.....
2	Amoskeag, Manchester.....	727,935.00	\$188,665.00
3	Ashland.....	11,175.00	.....
4	Belknap, Laconia.....	238,850.00	218,950.00
5	Bristol.....	181,290.03	49,134.00
6	Cheshire Provident, Keene.....	449,816.22	211,583.33
7	City Guaranty, Nashua.....	31,475.00	34,504.80
8	Cochecho, Dover.....	.....	.....
9	Colebrook Guaranty.....	20,080.00	.....
10	Connecticut River, Charlestown.....	333,530.09	20,000.00
11	Contoocook Valley, Peterborough.....	2,975.00	3,550.00
12	Conway.....	6,602.13	5,369.50
13	Dartmouth, Hanover.....	440,774.73	113,440.00
14	Dover Five-Cents.....	49,466.50	15,955.08
15	Epping.....	20,550.00	6,900.00
16	Farmers', Pittsfield.....	9,470.00	5,200.00
17	Farmington.....	148,273.18	88,953.33
18	Fitzwilliam.....	38,328.00	21,850.00
19	Francestown.....	13,950.00	6,357.20
20	Franklin.....	193,096.68	109,000.00
21	Gorham Five-Cents.....	.....	.....
22	Guaranty, Manchester.....	76,630.00	328,435.58
23	Hillsborough Bridge, Guaranty.....	25,119.14	3,900.00
24	Hinsdale.....	106,220.00	8,700.00
25	Iona, Tilton.....	166,300.00	.....
26	Keene Five-Cents.....	971,481.81	140,000.00
27	Keene Guaranty.....	226,880.00	304,796.69
28	Laconia.....	178,596.34	94,650.00
29	Lake Village, Lakeport.....	131,875.00	53,400.00
30	Lancaster.....	249,682.49	29,898.87
31	Lebanon.....	355,754.35	103,000.00
32	Littleton.....	101,913.00	136,580.00
33	Loan and Trust, Concord.....	436,539.75	358,305.00
34	Manchester.....	.....	1,925,925.00
35	Mason Village, Greenville.....	12,138.00	.....
36	Mechanics', Manchester.....	17,428.14	20,000.00
37	Meredith Village.....	391,543.35	99,850.00
38	Merrimack County, Concord.....	303,925.00	101,750.00
39	Merrimack River, Manchester.....	581,505.63	161,100.00
40	Milford.....	416,531.15	143,229.84
41	Monadnock, East Jaffrey.....	164,796.16	130,369.47
42	Nashua.....	429,385.60	262,424.40
43	New Hampshire Banking Co., Nashua.....	320,522.01	181,438.02
44	New Hampshire, Concord.....	200,875.00	781,750.00
45	New Ipswich.....	6,200.00	.....
46	Newport.....	90,835.86	126,150.00
47	Norway Plains, Rochester.....	34,200.00	52,533.50
48	Ossipee Valley, Freedom.....	5,400.00	.....
49	Peoples, Manchester.....	633,317.00	75,375.00
50	Peterborough.....	250,046.25	84,000.00
51	Piscataqua, Portsmouth.....	65,200.00	155,967.67
52	Pittsfield.....	47,185.00	65,284.00
53	Plymouth Guaranty.....	21,650.00	65,894.00
54	Portsmouth.....	208,993.00	1,248,425.56
55	Portsmouth Trust and Guarantee Co.....	133,085.10	123,394.00
56	Public Guaranty, Newport.....	86,874.57	32,818.75
57	Rochester.....	76,853.35	7,500.00
58	Rollinsford.....	93,735.00	83,075.00
59	Security, Winchester.....	42,575.00	63,900.69
60	Siwooganock Guaranty, Lancaster.....	109,937.22	1,500.00
61	Somersworth.....	5,900.00	.....
62	Squamscott, Exeter.....	5,430.00	.....
63	Strafford, Dover.....	.....	204,000.00
64	Sullivan Savings Institution, Claremont.....	516,008.60	211,235.50
65	Union Five-Cents, Exeter.....	119,454.47	16,700.00
66	Union Guaranty, Concord.....	55,370.00	81,648.32
67	Walpole.....	36,230.00	7,100.00
68	Wilton.....	56,047.55	24,320.00
69	Wolfeborough.....	12,225.00	11,200.00
70	Woodsville Guaranty.....	33,575.00	14,925.00
		\$11,542,182.45	\$9,225,862.10

BANK COMMISSIONERS' REPORT.

273

Continued.

No.	Loans on local real estate.	Personal loans (local).	Personal loans (Western).	Collateral loans (local).	Collateral loans (Western).
1	\$26,842.07	\$7,176.92	.....	\$906.65	.....
2	718,391.79	382,038.11	\$251,467.36	633,939.42	\$49,200.00
3	9,663.00	9,637.00	.....	550.00	.....
4	150,526.00	262,658.91	24,738.16	74,259.93	6,000.00
5	18,916.50	16,249.74	51,452.73	14,253.42	.....
6	459,351.98	140,503.68	22,480.00	104,194.00	130,013.74
7	149,845.69	39,172.61	4,873.50	59,375.00	2,500.00
8	128,562.45	34,062.61	.....	61,104.92	.....
9	61,875.55	77,542.39	.....	1,500.00	.....
10	34,366.00	32,158.00	39,055.55	29,630.00	122,499.90
11	11,443.00	2,375.00	.....	130.00	.....
12	52,284.52	26,587.82	600.00	9,071.31	.....
13	81,362.85	25,131.76	8,300.00	9,136.49	3,500.00
14	36,051.00	30,950.74	.....	31,527.66	16,223.00
15	31,776.34	15,155.88	.....	.....	.....
16	18,687.80	66,698.31	5,300.00	10,295.50	.....
17	79,429.17	21,652.09	509.56	31,510.00	23,262.01
18	37,526.00	10,129.91	7,500.00	4,335.00	.....
19	37,351.31	6,551.26	1,000.00	600.00	.....
20	90,864.39	155,289.96	45,000.00	125,511.73	43,200.00
21	30,986.43	8,286.00	.....	1,426.60	.....
22	109,215.66	18,084.10	55,317.99	95,875.22	23,000.00
23	17,575.00	12,271.10	1,382.74	5,107.51	.....
24	46,220.78	6,844.75	250.00	2,125.00	6,000.00
25	100,126.12	30,207.99	.....	23,784.00	.....
26	335,061.83	41,782.74	96,162.49	62,901.40	232,534.08
27	51,645.85	59,713.00	42,843.33	17,358.20	97,033.06
28	208,639.63	94,753.30	.....	96,132.15	7,500.00
29	39,448.47	14,269.19	13,686.00	5,796.31	.....
30	43,589.32	46,587.85	.....	20,399.27	.....
31	89,202.25	72,570.00	.....	21,290.93	.....
32	135,156.21	166,571.31	15,000.00	107,423.79	45,000.00
33	424,200.97	178,428.85	43,745.02	257,892.80	112,400.00
34	688,081.34	1,207,710.69	84,500.00	1,855,120.16	106,700.00
35	27,675.60	5,077.75	5,026.38	4,200.00	.....
36	118,039.60	91,264.45	16,588.26	40,100.00	21,000.00
37	13,763.94	18,972.49	.....	32,586.50	3,000.00
38	274,896.27	74,880.00	16,750.00	125,987.05	21,000.00
39	127,605.01	167,200.00	154,980.00	52,369.76	43,050.00
40	104,100.00	2,000.00	.....	5,900.00	.....
41	88,408.61	4,217.00	.....	69,550.00	8,000.00
42	237,998.32	34,600.00	60,973.96	129,996.76	204,296.13
43	70,905.00	8,927.00	45,148.42	38,356.50	12,000.00
44	174,232.00	129,654.81	112,761.20	139,410.00	59,374.88
45	29,622.04	340.00	.....	.....	.....
46	81,930.00	34,227.00	9,000.00	33,230.00	51,608.21
47	64,453.17	103,936.10	.....	40,200.00	.....
48	55,313.83	56,266.33	.....	5,560.99	.....
49	1,374.00	81,480.22	.....	35,900.00	.....
50	77,313.84	28,241.34	38,294.37	19,073.64	13,000.00
51	49,930.00	56,472.97	10,218.68	39,817.19	33,600.00
52	65,764.51	86,347.05	14,300.00	54,285.43	5,000.00
53	20,303.56	30,671.92	6,347.79	33,071.48	.....
54	501,777.73	113,716.51	.....	188,712.43	76,500.00
55	115,915.00	88,750.00	45,500.00	148,700.00	38,000.00
56	36,060.00	47,336.49	13,991.51	12,279.14	12,347.18
57	55,898.56	31,272.10	.....	30,690.00	7,000.00
58	21,554.00	10,271.00	10,000.00	15,050.00	5,000.00
59	52,200.00	10,726.00	15,457.34	9,600.00	.....
60	175,363.33	40,000.00	1,637.15	2,000.00	20,000.00
61	87,256.39	135,185.64	.....	34,050.00	.....
62	68,173.43	8,109.50	.....	2,980.00	.....
63	831,832.02	696,746.86	.....	572,391.26	.....
64	276,690.00	120,190.60	66,069.04	124,117.02	5,400.00
65	159,043.46	57,407.06	.....	23,258.00	.....
66	112,856.84	53,500.00	36,569.32	57,225.00	27,595.60
67	76,611.00	11,529.20	1,970.00	5,793.75	3,100.00
68	21,389.01	19,011.23	16,326.25	2,700.00	.....
69	63,064.37	39,250.00	18,000.00	7,677.42	.....
70	16,042.17	14,769.10	3,973.15	10,103.83	10,600.00
	\$8,909,623.88	\$5,832,351.29	\$1,535,047.25	\$5,921,387.52	\$1,707,037.79

TABLE No. 2.—

N ^o .	NAMES.	United States and state bonds.	County, city, town, and district bonds.
1	Alton		\$5,200.00
2	Amoskeag, Manchester	\$100,000.00	249,355.00
3	Ashland		2,100.00
4	Belknap, Laconia		75,800.00
5	Bristol		105,682.86
6	Cheshire Provident Institution, Keene		325,204.26
7	City Guaranty, Nashua		64,883.44
8	Cochecho, Dover		
9	Colebrook Guaranty		7,200.00
10	Connecticut River, Charles-town		49,400.00
11	Contoocook Valley, Peterborough		18,733.66
12	Conway		12,980.00
13	Dartmouth, Hanover		303,690.40
14	Dover Five-Cents		
15	Epping		
16	Farmers', Pittsfield		
17	Farmington		35,000.00
18	Fitzwilliam		3,971.72
19	Francestown		2,560.00
20	Franklin		101,500.00
21	Gorham Five-Cents		
22	Guaranty, Manchester		55,800.00
23	Hillsborough Bridge Guaranty		131,917.50
24	Hinsdale		85,895.00
25	Iona, Tilton		69,500.00
26	Keene Five-Cents		338,450.00
27	Keene Guaranty	5,000.00	93,387.50
28	Laconia	5,500.00	452,000.00
29	Lake Village		32,540.00
30	Lancaster	3,000.00	85,500.00
31	Lebanon	10,000.00	225,225.00
32	Littleton		300,225.00
33	Loan and Trust, Concord	20,300.00	446,178.80
34	Manchester	50,000.00	336,950.00
35	Mason Village, Greenville		30,613.08
36	Mechanics', Manchester	1,050.00	22,700.00
37	Meredith Village		42,350.00
38	Merrimack County, Concord		169,476.60
39	Merrimack River, Manchester		309,873.66
40	Milford		290,077.66
41	Monadnock, East Jaffrey		74,970.00
42	Nashua		178,230.00
43	New Hampshire Banking Co., Nashua	5,000.00	187,420.00
44	New Hampshire, Concord	5,000.00	584,810.58
45	New Ipswich		3,000.00
46	Newport		131,375.00
47	Norway Plains, Rochester		100,735.00
48	Ossipee Valley, Freedom		
49	People's, Manchester		
50	Peterborough		110,876.66
51	Piscataqua, Portsmouth		92,643.40
52	Pittsfield		14,540.85
53	Plymouth Guaranty		26,275.00
54	Portsmouth	25,000.00	1,068,975.06
55	Portsmouth Trust and Guarantee Co.		145,810.00
56	Public Guaranty, Newport		74,351.50
57	Rochester		
58	Rollinsford		193,100.00
59	Security, Winchester		39,850.00
60	Siwooganock Guaranty, Lancaster		4,000.00
61	Somersworth	85,000.00	697,060.00
62	Squamscott, Exeter		
63	Strafford, Dover	100,000.00	1,444,000.00
64	Sullivan Savings Institution, Claremont		10,000.00
65	Union Five-Cents, Exeter		102,700.00
66	Union Guaranty, Concord		59,200.00
67	Walpole		46,074.00
68	Wilton		25,468.38
69	Wolfeborough		
70	Woodsville Guaranty		28,935.50
		\$414,850.00	\$10,326,322.07

Continued.

No.	Railroad bonds.	Miscellaneous bonds.	Bank stock.	Railroad stock.	Manufactur- ing stock.
1	\$3,239.58	\$7,000.00	.....	\$3,034.00	.....
2	609,470.00	111,971.75	\$236,100.00	449,190.00	\$146,000.00
3	.....	3,400.00	.....	.....	.....
4	112,000.00	83,275.00	4,800.00	.....	2,650.00
5	44,000.00	133,250.00	5,300.00	.....	.....
6	288,225.00	507,488.71	106,945.00	69,500.00	.....
7	7,878.42	10,700.00	11,300.00	34,895.00	8,250.00
8	107,717.75	.....	32,000.00	12,101.25	.....
9	.....	7,000.00	2,500.00	.....	.....
10	16,800.00	29,000.00	30,648.00	.....	.....
11	.....	21,955.00	1,000.00	.....	.....
12	.....	26,250.00	4,000.00	.....	2,000.00
13	212,232.92	36,950.00	15,400.00	2,700.00	2,848.75
14	78,430.41	25,420.00	14,292.00	.....	.....
15	7,439.50	.....	1,167.67	.....	.....
16	.....	5,500.00	1,805.32	244.00	5,805.00
17	30,200.00	37,950.00	42,600.00	.....	2,000.00
18	.....	21,938.00	15,881.00	.....	.....
19	5,500.00	980.00	11,996.75	897.75	.....
20	74,000.00	75,500.00	33,900.00	41,648.75	.....
21	.....	3,500.00	.....	.....	.....
22	60,400.00	69,000.00	43,550.00	49,832.50	10,000.00
23	.....	8,000.00	.....	.....	2,658.75
24	.....	26,850.00	9,150.00	.....	.....
25	12,000.00	3,000.00	.....	1,000.00	.....
26	121,331.25	520,075.00	111,360.26	33,356.25	.....
27	47,175.00	78,357.54	159,912.50	233,619.38	.....
28	62,000.00	172,000.00	28,900.00	5,000.00	.....
29	5,000.00	18,910.00	5,750.00	.....	.....
30	25,000.00	52,000.00	14,000.00	.....	2,500.00
31	47,650.00	153,800.00	36,600.00	10,000.00	.....
32	.....	87,000.00	56,666.67	.....	.....
33	159,650.00	415,950.00	70,867.00	33,000.00	2,000.00
34	915,637.50	150,000.00	87,633.25	117,900.00	42,500.00
35	16,671.88	46,002.50	8,470.00	3,285.00	.....
36	29,464.44	5,000.00	25,000.00	.....	9,084.00
37	1,300.00	21,900.00	.....	200.00	350.00
38	140,285.00	157,100.00	22,183.33	79,410.00	4,000.00
39	1,044,995.00	115,400.00	109,707.50	290,187.24	2,955.00
40	42,000.00	155,370.54	32,700.00	600.00	.....
41	38,893.55	53,600.00	14,362.62	.....	.....
42	208,131.25	524,835.47	396,560.00	250,640.84	20,262.50
43	45,500.00	182,500.00	38,150.00	12,295.00	.....
44	1,278,675.00	642,000.00	128,303.50	313,400.00	85,575.00
45	3,467.00	5,000.00	.....	.....	.....
46	38,500.00	44,400.00	42,255.00	80,530.00	3,500.00
47	110,042.77	261,525.00	5,900.00	.....	.....
48	.....	17,500.00	4,535.00	.....	.....
49	25,618.75	15,965.00	21,000.00	45,000.00	2,500.00
50	161,634.06	58,177.50	42,539.00	61,275.00	.....
51	.....	70,683.00	44,091.34	.....	.....
52	11,500.00	49,450.00	1,200.00	2,000.00	.....
53	34,350.00	11,300.00	10,800.00	3,844.00	2,000.00
54	50,000.00	520,133.00	53,333.33	.....	.....
55	55,200.00	172,682.50	4,633.33	12,200.00	.....
56	.....	15,000.00	9,575.00	.....	.....
57	.....	22,500.00	10,000.00	.....	25,000.00
58	10,000.00	259,480.00	60,020.00	3,600.00	.....
59	.....	16,500.00	10,370.00	.....	2,000.00
60	.....	34,450.00	28,050.00	.....	.....
61	227,000.00	15,000.00	50,000.00	.....	.....
62	.....	1,850.00	.....	.....	.....
63	778,500.00	.....	50,500.00	225,600.00	.....
64	354,428.50	43,150.00	69,093.39	34,350.00	.....
65	9,000.00	32,500.00	6,000.00	16,400.00	6,080.00
66	52,475.00	60,100.00	118,430.00	53,131.63	14,500.00
67	45,640.00	23,985.00	5,000.00	.....	2,750.00
68	.....	.....	6,000.00	.....	.....
69	.....	12,257.50	1,400.00	.....	.....
70	.....	15,870.30	6,037.50	.....	.....
	\$7,866,249.53	\$6,587,138.31	\$2,632,225.26	\$2,585,867.59	\$409,769.00

TABLE No. 2.—

No.	NAMES.	Miscellaneous stocks.
1	Alton.....	\$2,500.00
2	Amoskeag.....	147,680.00
3	Ashland.....	
4	Belknap.....	31,000.00
5	Bristol.....	33,800.00
6	Cheshire Provident Institution, Keene.....	65,325.12
7	City Guaranty, Nashua.....	8,900.00
8	Cochecho, Dover.....	
9	Colebrook Guaranty.....	4,000.00
10	Connecticut River, Charlestown.....	2,000.00
11	Contoocook Valley, Peterborough.....	8,075.00
12	Conway.....	5,700.00
13	Dartmouth, Hanover.....	150.00
14	Dover Five-Cents.....	13,400.00
15	Epping.....	
16	Farmers', Pittsfield.....	
17	Farmington.....	45,700.00
18	Fitzwilliam.....	19,855.00
19	Francestown.....	9,770.00
20	Franklin.....	19,543.75
21	Gorham Five-Cents.....	6,000.00
22	Guaranty, Manchester.....	23,469.59
23	Hillsborough Bridge Guaranty.....	3,000.00
24	Hinsdale.....	27,270.42
25	Iona, Tilton.....	
26	Keene Five-Cents.....	109,585.12
27	Keene Guaranty.....	123,519.60
28	Laconia.....	15,000.00
29	Lake Village.....	3,800.00
30	Lancaster.....	4,800.00
31	Lebanon.....	1,500.00
32	Littleton.....	4,200.00
33	Loan and Trust, Concord.....	23,000.00
34	Manchester.....	
35	Mason Village, Greenville.....	6,940.00
36	Mechanics', Manchester.....	
37	Meredith Village.....	
38	Merrimack County, Concord.....	46,350.00
39	Merrimack River, Manchester.....	
40	Milford.....	26,400.00
41	Monadnock, East Jaffrey.....	15,000.00
42	Nashua.....	379,675.12
43	New Hampshire Banking Co., Nashua.....	83,450.00
44	New Hampshire, Concord.....	7,000.00
45	New Ipswich.....	
46	Newport.....	6,815.00
47	Norway Plains, Rochester.....	15,365.00
48	Ossipee Valley, Freedom.....	
49	Peoples, Manchester.....	5,000.00
50	Peterborough.....	14,149.55
51	Piscataqua, Portsmouth.....	
52	Pittsfield.....	800.00
53	Plymouth Guaranty.....	7,890.00
54	Portsmouth.....	14,800.00
55	Portsmouth Trust and Guaranty Co.....	7,000.00
56	Public Guaranty, Newport.....	13,000.00
57	Rochester.....	
58	Rollinsford.....	14,000.00
59	Security, Winchester.....	16,000.00
60	Siwooganock Guaranty, Lancaster.....	36,400.00
61	Somersworth.....	
62	Squamscott, Exeter.....	500.00
63	Strafford, Dover.....	1,000.00
64	Sullivan Savings Institution, Claremont.....	
65	Union Five-Cents, Exeter.....	1,500.00
66	Union Guaranty, Concord.....	37,150.00
67	Walpole.....	
68	Wilton.....	2,000.00
69	Wolfeborough.....	
70	Woodsville, Guaranty.....	
		\$1,520,728.27

Continued.

No.	Miscellaneous investments.	Real estate by foreclosure.	Real estate purchased.	Cash on hand and on deposit, etc.	Total assets.
1	\$1,182.21	\$1,502.35		\$1,103.62	\$72,262.40
2		12,200.00	\$39,550.00	107,970.08	5,161,123.51
3				837.12	37,362.12
4	10,000.00	34,303.08	18,180.00	25,399.03	1,373,390.11
5	8,126.02	30,276.89	18,067.56	16,905.30	726,705.05
6	3,225.00	62,905.09	48,974.34	42,148.99	3,037,884.46
7	3,431.88	5,800.00		18,509.78	496,295.12
8			10,000.00	30,642.06	416,191.04
9	13,320.36			2,948.72	197,967.02
10	16,285.41			21,979.01	777,351.96
11	220.56	8,350.00		612.16	79,419.38
12				7,617.07	159,062.35
13			8,000.00	33,979.64	1,297,597.54
14	8,686.00	9,437.57		9,032.21	338,872.17
15		850.00		2,244.97	86,084.36
16		1,081.33		1,686.92	131,774.18
17	277.86	73,404.42	7,039.45	5,648.39	673,409.46
18		5,933.00		7,306.56	194,554.19
19		2,850.00	2,025.00	2,661.67	105,050.94
20				10,062.60	1,118,117.86
21		5,770.93		779.14	56,749.10
22		40,075.83		22,753.85	1,081,440.32
23	23,067.81			9,744.28	243,743.83
24	4,000.00		5,895.61	468.83	335,890.39
25		5,124.00	6,668.53	6,114.08	423,824.72
26	48,796.82	26,836.75		49,944.78	3,239,660.58
27	833.14	42,858.00		36,981.36	1,621,914.15
28		8,300.00		63,368.68	1,492,340.10
29		27,250.00		6,289.03	358,014.00
30	16,357.89	11,234.45		17,617.22	622,167.36
31		18,217.02	21,843.55	21,498.06	1,188,151.16
32	2,415.48	9,400.00		93,790.00	1,261,341.46
33	3,867.47	43,850.00		67,097.05	3,097,272.71
34	13,892.85			56,938.64	7,639,489.43
35	2,616.89			5,660.38	174,377.46
36	15,996.75			14,503.05	447,218.69
37		3,000.00		13,368.31	642,184.59
38	5,000.00	33,650.00		22,851.92	1,599,495.17
39	14,476.70	55,118.64		19,008.81	3,249,532.95
40		64,595.00	3,000.00	28,992.91	1,315,497.10
41	2,649.15	27,543.35		13,876.88	705,736.79
42	7,937.15	72,477.15		95,755.35	3,494,180.00
43	32,667.38	35,253.96		42,081.49	1,341,614.78
44	9,947.87	46,800.00	50,000.00	45,555.16	4,795,125.00
45		8,000.00	1,000.00	2,774.07	59,403.11
46	5,104.00	19,931.62		22,650.88	822,042.57
47	1,360.00	1,542.81	6,500.00		798,293.35
48		160.66		4,589.40	149,326.21
49		4.00		20,722.22	963,256.19
50	1,000.00	21,117.65	13,500.00	18,020.80	1,012,259.66
51	95.00	11,550.00	16,865.00	13,095.93	660,230.18
52	300.00	3,885.58	4,000.00	6,228.78	432,071.20
53	13,965.82			20,643.24	309,006.81
54	24,630.01	84,594.56	10,500.00	120,944.44	4,311,035.63
55	26,782.47	49,247.32		7,488.22	1,174,387.94
56	14,121.67	14,640.24	10,500.00	8,055.81	400,951.86
57	18,000.00	10,393.83		10,286.38	305,394.22
58	1,050.00	35,538.52		9,084.07	824,557.59
59	669.80	15,900.00		619.98	296,368.81
60	7,500.00	4,318.35		8,914.12	474,070.17
61		29,078.19	60,000.00	45,578.55	1,471,108.77
62				1,305.82	88,348.75
63	19,638.20	15,390.48		70,006.79	5,009,605.61
64		6,461.25	3,000.00	45,784.03	1,885,977.93
65	1,636.00	16,723.59		18,840.74	587,243.32
66	7,500.00	58,600.00		8,276.96	894,128.67
67		3,180.00	2,500.00	3,619.84	275,082.77
68		24,650.00	2,500.00	2,360.01	202,772.43
69	1,100.00			4,037.11	170,211.40
70	23,571.22		200.00	4,418.90	183,021.67
	\$437,302.84	\$1,261,157.46	\$370,309.04	\$1,582,182.25	\$80,667,593.80

TABLE No. 3.—Showing the amount of loans and investments in New Hampshire, in New England, and out of New England, of the Savings Banks at date of examination.

No.	NAMES.	Amount of loans and investments in New Hampshire.	Amount of loans and investments in New England.	Amount of loans and investments out of New England.
1	Alton	\$36,910.21	\$42,928.54	\$28,154.91
2	Amoskeag, Manchester.....	2,264,544.75	2,442,244.75	2,727,211.07
3	Ashland.....	13,989.43	14,724.45	19,247.36
4	Belknap, Laconia	550,168.56	605,334.73	741,713.08
5	Bristol.....	91,262.83	125,918.91	590,006.84
6	Cheshire Provident Inst., Keene..	873,817.62	933,375.27	2,078,077.15
7	City Guaranty, Nashua.....	301,113.90	308,863.90	171,974.95
8	Cochecho, Dover.....	282,387.99	303,980.74	98,226.25
9	Colebrook, Guaranty	110,049.76	111,831.23	82,096.12
10	Connecticut River, Charlestown..	136,727.45	136,727.45	612,167.38
11	Contoocook Valley, Peterboro'...	20,009.54	21,529.54	58,716.59
12	Conway	96,654.61	98,480.15	56,701.63
13	Dartmouth, Hanover.....	184,061.27	188,110.02	1,102,738.05
14	Dover Five-Cents.....	121,368.94	144,043.94	192,776.76
15	Epping.....	50,270.36	53,270.36	31,889.50
16	Farmers', Pittsfield	92,658.15	96,588.15	35,510.00
17	Farmington.....	188,870.40	193,870.40	483,376.75
18	Fitzwilliam	58,537.62	64,948.02	125,605.72
19	Francestown.....	48,577.89	53,159.98	49,895.95
20	Franklin	475,111.62	492,060.37	605,920.43
21	Gorham Five-Cents.....	50,807.45	52,335.72	3,500.00
22	Guaranty, Manchester.....	338,847.76	357,580.26	751,555.78
23	Hillsborough Bridge, Guarant ...	41,445.07	41,445.07	201,219.91
24	Hinsdale	57,236.96	59,588.25	276,271.08
25	Iona, Tilton.....	165,554.81	166,554.81	254,252.16
26	Keene Five-Cents.....	507,960.68	541,760.68	2,570,410.00
27	Keene Guaranty.....	165,207.34	199,663.59	1,316,192.83
28	Laconia	499,911.23	551,407.19	912,071.34
29	Lake Village, Laconia.....	71,941.12	71,941.12	285,461.00
30	Lancaster.....	106,626.60	110,671.58	480,788.77
31	Lebanon	272,416.99	281,416.99	906,346.37
32	Littleton	511,475.55	535,442.53	710,783.48
33	Loan and Trust, Concord.....	1,004,932.87	1,055,750.71	1,998,508.25
34	Manchester.....	4,224,168.54	4,416,908.54	3,161,117.85
35	Mason Village, Greenville.....	53,972.59	62,363.99	110,033.73
36	Mechanics', Manchester.....	275,359.00	276,359.00	163,920.74
37	Meredith Village.....	69,037.60	71,695.76	558,082.31
38	Merrimack County, Concord.....	518,018.76	535,659.56	1,039,846.60
39	Merrimack River, Manchester....	925,408.34	1,014,750.40	2,262,669.63
40	Milford.....	174,501.41	184,501.41	1,148,509.19
41	Monadnock, East Jaffrey.....	215,964.72	235,808.47	462,037.16
42	Nashua.....	610,326.18	696,374.42	2,841,363.02
43	N. Hamp. Banking Co., Nashua..	144,469.06	181,181.87	1,165,833.78
44	New Hampshire, Concord.....	732,967.92	934,388.51	3,837,044.53
45	New Ipswich.....	42,648.99	44,732.11	14,667.00
46	Newport	295,760.46	307,035.33	511,861.69
47	Norway Plains, Rochester.....	189,899.06	228,151.56	542,738.02
48	Ossipee Valley, Freedom.....	119,033.59	129,493.55	20,435.00
49	Peoples, Manchester.....	142,108.82	162,108.82	818,960.36
50	Peterborough.....	215,860.28	246,247.78	765,443.64
51	Piscataqua, Portsmouth	198,637.64	199,251.54	449,527.82
52	Pittsfield	220,884.06	220,884.06	207,445.43
53	Plymouth Guaranty.....	124,473.69	124,473.69	187,949.82
54	Portsmouth	1,203,023.96	1,395,166.96	2,893,855.93
55	Portsmouth Tr. and Guarant. Co..	322,018.03	366,893.17	801,271.89
56	Public Guaranty, Newport.....	111,325.71	111,825.71	277,559.12
57	Rochester.....	161,984.30	161,984.30	136,302.47
58	Rollinsford, Salmon Falls	109,754.68	178,843.20	653,015.00
Amount carried forward.....		\$21,193,064.72	\$21,944,633.11	\$45,590,859.19

TABLE No. 3.—Continued.

No.	NAMES.	Amount of loans and investments in New Hampshire.	Amount of loans and investments in New England.	Amount of loans and investments out of New England.
	<i>Amount brought forward</i>	\$21,193,064.72	\$12,944,633.11	\$45,590,859.19
59	Security, Winchester	86,840.38	86,840.38	206,284.49
60	Siwooganock Guar., Lancaster...	250,977.55	253,877.55	217,197.37
61	Somersworth, Great Falls	411,119.15	482,534.05	950,993.15
62	Squamscott, Exeter	71,290.49	72,397.24	7,780.00
63	Strafford, Dover	2,155,354.51	2,637,954.51	2,324,861.25
64	Sullivan Sav. Inst., Claremont	573,490.48	578,490.48	1,302,823.08
65	Union Five-Cents, Exeter	270,763.66	320,528.20	258,813.34
66	Union Guaranty, Concord	312,380.30	338,330.30	560,128.24
67	Walpole	121,220.83	136,295.83	146,474.00
68	Wilton	52,796.46	52,796.46	144,804.79
69	Wolfeborough	111,554.86	115,792.43	45,980.00
70	Woodsville Guaranty	55,877.13	55,877.13	123,119.41
		\$25,666,730.52	\$28,076,347.67	\$51,880,118.31

TABLE No. 4.—Showing in detail the liabilities and assets

No.	NAMES.	Deposits.
1	Alton	\$67,025.33
2	Amoskeag, Manchester.....	4,708,563.67
3	Ashland.....	28,477.98
4	Belknap, Laconia	1,247,573.89
5	Bristol	661,411.71
6	Cheshire Provident Institution, Keene.....	2,833,448.43
7	City Guaranty, Nashua.....	405,395.39
8	Cochecho, Dover.....	381,751.50
9	Colebrook Guaranty.....	167,158.16
10	Connecticut River, Charlestown.....	699,676.80
11	Contoocook Valley, Peterborough.....	78,000.57
12	Conway.....	144,748.18
13	Dartmouth, Hanover.....	1,185,235.17
14	Dover Five-Cents.....	319,090.24
15	Epping	81,382.08
16	Farmers', Pittsfield.....	124,672.77
17	Farmington.....	636,988.87
18	Fitzwilliam.....	180,807.75
19	Francestown.....	99,210.54
20	Franklin.....	1,006,959.13
21	Gorham Five-Cents.....	50,064.69
22	Guaranty, Manchester.....	947,276.06
23	Hillsborough Bridge Guaranty.....	210,969.34
24	Hinsdale.....	309,257.14
25	Iona, Tilton.....	394,154.45
26	Keene Five-Cents.....	2,926,831.80
27	Keene Guaranty.....	1,341,023.95
28	Laconia	1,354,364.39
29	Lake Village, Laconia.....	334,555.91
30	Lancaster.....	562,667.32
31	Lebanon.....	1,107,137.41
32	Littleton	1,171,952.17
33	Loan and Trust, Concord.....	2,789,219.66
34	Manchester	7,046,041.92
35	Mason Village, Greenville.....	157,198.40
36	Mechanics', Manchester.....	405,511.01
37	Meredith Village.....	589,817.25
38	Merrimack County, Concord.....	1,458,735.79
39	Merrimack River, Manchester.....	3,007,236.62
40	Milford.....	1,257,079.11
41	Monadnock, East Jaffrey.....	653,862.58
42	Nashua.....	3,284,804.21
43	New Hampshire Banking Co., Nashua	1,134,875.95
44	New Hampshire, Concord.....	4,454,051.00
45	New Ipswich	50,464.79
46	Newport	767,603.12
47	Norway Plains, Rochester.....	747,922.30
48	Ossipee Valley, Freedom.....	138,150.96
49	Peoples, Manchester.....	845,342.22
50	Peterborough.....	955,897.36
51	Piscataqua, Portsmouth	596,585.33
52	Pittsfield	397,697.95
53	Plymouth Guaranty.....	273,877.44
54	Portsmouth.....	4,002,723.22
55	Portsmouth Trust and Guarantee Co.....	1,003,293.16
56	Public Guaranty, Newport.....	331,825.89
57	Rochester.....	273,985.45
58	Rollinsford.....	731,104.47
59	Security, Winchester.....	276,222.27
60	Siwooganock Guaranty, Lancaster.....	401,690.29
61	Somersworth, Great Falls.....	1,314,646.66
62	Squamscott, Exeter.....	75,103.67
63	Strafford, Dover.....	4,629,705.15
64	Sullivan Savings Institution, Claremont.....	1,753,261.28
65	Union Five-Cents, Exeter.....	559,211.65
66	Union Guaranty, Concord.....	781,282.07
67	Walpole	251,223.57
68	Wilton.....	184,867.21
69	Wolfeborough.....	152,908.03
70	Woodsville Guaranty.....	153,219.60
		\$73,656,081.40

of the savings banks at date of examination.

No.	Guaranty fund.	Surplus.	Interest.	Miscellaneous indebtedness.	Total liabilities.
1	\$3,300.00	\$758.12			\$71,083.45
2	250,000.00	21,798.89	\$189,093.26		5,169,455.82
3	3,732.98		1,760.85		33,971.81
4	60,000.00	34,448.14	5,025.78		1,347,047.81
5	40,000.00	8,821.81	5,692.23		715,925.75
6	145,000.00	3,689.66	9,314.33	\$20,000.00	3,011,452.42
7	65,000.00	7,429.26	3,014.20		480,838.85
8	18,000.00	784.93	1,670.56		402,206.99
9	25,000.00	1,585.04	184.15		193,927.35
10	40,000.00		9,218.03		748,894.83
11	1,875.00		370.56		80,246.13
12	6,164.90	1,314.85	1,556.15	1,397.70	155,181.78
13	55,000.00	27,501.93	23,110.97		1,290,848.07
14	14,400.00		3,330.46		336,820.70
15	2,500.00		1,277.78		85,159.86
16	2,500.00	1,137.78	3,787.60		132,098.15
17	30,500.00	736.91	9,021.37		677,247.15
18	7,150.00		2,595.99		190,553.74
19	1,006.91		2,838.48		103,055.93
20	50,119.46	16,684.16	24,218.05		1,097,980.80
21	3,200.00		2,571.03		55,835.72
22	100,000.00	20,875.35	40,984.63		1,109,136.04
23	25,000.00	3,681.56	3,014.08		242,664.98
24	13,800.00	6,011.60	3,290.59	3,500.00	335,859.33
25	18,000.00	1,801.08	6,851.44		420,806.97
26	150,000.00		10,338.88	25,000.00	3,112,170.68
27	150,000.00			24,832.47	1,515,856.42
28	70,000.00	20,602.37	18,511.77		1,463,478.53
29	16,000.00		6,846.21		357,402.12
30	14,454.39		14,338.64		591,460.35
31	55,000.00	13,530.05	12,095.90		1,187,763.36
32	56,700.00	16,040.99	1,532.85		1,246,226.01
33	140,000.00	9,314.88	115,724.42		3,054,258.96
34	340,000.00		191,984.47		7,578,026.39
35	5,250.00	6,816.50	3,032.82		172,397.72
36	15,375.00	7,129.68	12,264.05		440,279.74
37	30,300.00	40.66	9,620.16		629,778.07
38	75,000.00	7,065.65	34,704.72		1,575,506.16
39	170,000.00	37,960.98	62,222.43		3,277,420.03
40	50,000.00		25,931.49		1,333,010.60
41	31,868.45	2,474.89	9,639.71		697,845.63
42	200,000.00		27,933.23	25,000.00	3,537,737.44
43	125,000.00	40,307.75	46,610.59	221.36	1,347,015.65
44	260,000.00		57,382.04		4,771,433.04
45	3,600.00	4,202.60	1,131.72		59,399.11
46	40,000.00	3,360.51	7,933.39		818,897.02
47	16,000.00	1,698.13	5,269.15		770,889.58
48	5,500.00	2,920.74	3,356.85		149,928.55
49	100,000.00	35,726.96			981,069.18
50	32,543.20	2,754.14	20,496.72		1,011,691.42
51	30,000.00	14,113.58	8,080.45		648,779.36
52	21,000.00	5,968.67	3,662.87		428,329.49
53	35,000.00		3,546.07		312,423.51
54	210,000.00		71,114.80	5,184.87	4,289,022.89
55	100,000.00	47,717.29	16,752.62	402.00	1,168,165.06
56	50,000.00	4,332.22	2,714.72	512.00	389,384.83
57	13,673.96	5,070.44	5,556.91		298,286.77
58	45,000.00	38,114.61	17,639.12		831,858.20
59	10,799.60	1,490.39	4,612.61		293,124.87
60	60,000.00	3,445.67	5,938.96		471,074.92
61	65,000.00	37,128.06	16,752.48		1,433,527.20
62	4,000.00		1,073.57		80,177.24
63	260,000.00	33,762.54	39,348.07		4,962,815.76
64	85,000.00	1,379.30	41,672.98		1,881,313.56
65	9,400.00		10,729.89		579,341.54
66	100,000.00		16,801.47	375.00	898,458.54
67	13,000.00	2,222.50	1,823.76	15,000.00	282,769.83
68	7,500.00		5,234.04		197,601.25
69	2,500.00		6,364.40		161,772.43
70	25,000.00		776.94		178,996.54
	\$4,280,813.85	\$565,753.82	\$1,332,391.51	\$121,425.40	\$79,956,465.98

TABLE No. 4.—

No.	NAMES.	Loans secured by Western farm mort- gages.	Loans secured by Western city mort- gages.
1	Alton.....	\$11,375.00	
2	Amoskeag.....	743,033.91	\$188,665.00
3	Ashland.....	11,047.36	
4	Belknap.....	254,350.00	235,150.00
5	Bristol.....	179,970.03	47,954.00
6	Cheshire Provident Institution, Keene.....	458,316.22	211,658.33
7	City Guaranty, Nashua.....	30,900.00	34,504.80
8	Cochecho, Dover.....		
9	Colebrook Guaranty.....	30,510.00	10,900.00
10	Connecticut River, Charlestown.....	386,756.33	20,000.00
11	Contoocook Valley, Peterborough.....	3,775.00	3,950.00
12	Conway.....	7,202.13	4,569.50
13	Dartmouth, Hanover.....	440,774.73	113,440.00
14	Dover Five-Cents.....	47,516.50	18,459.54
15	Epping.....	20,550.00	6,900.00
16	Farmers', Pittsfield.....	9,510.00	5,200.00
17	Farmington.....	163,914.70	93,839.83
18	Fitzwilliam.....	38,028.00	21,850.00
19	Francestown.....	12,350.00	7,957.20
20	Franklin.....	214,914.45	102,457.23
21	Gorham Five-Cents.....		
22	Guaranty, Manchester.....	79,780.00	327,522.50
23	Hillsborough Bridge, Guaranty.....	25,119.14	3,900.00
24	Hinsdale.....	113,370.00	
25	Iona, Tilton.....	160,900.00	6,300.00
26	Keene Five-Cents.....	945,471.81	140,000.00
27	Keene Guaranty.....	257,212.56	266,221.69
28	Laconia.....	244,771.34	15,500.00
29	Lake Village, Laconia.....	131,875.00	53,400.00
30	Lancaster.....	274,871.49	
31	Lebanon.....	356,624.35	106,030.00
32	Littleton.....	101,913.00	136,580.00
33	Loan and Trust, Concord.....	443,247.00	358,305.00
34	Manchester.....		1,936,925.00
35	Mason Village.....	12,138.00	
36	Mechanics' Manchester.....	18,350.00	20,000.00
37	Meredith Village.....	404,182.31	100,650.00
38	Merrimack County, Concord.....	337,250.00	91,875.00
39	Merrimack River, Manchester.....	548,680.63	225,250.00
40	Milford.....	422,636.15	146,929.84
41	Monadnock, East Jaffrey.....	165,296.16	130,369.47
42	Nashua.....	435,335.60	262,424.40
43	New Hampshire Banking Co., Nashua.....	383,760.32	156,957.58
44	New Hampshire, Concord.....	280,225.00	720,400.00
45	New Ipswich.....	6,200.00	
46	Newport.....	92,213.86	126,150.00
47	Norway Plains, Rochester.....	34,200.00	45,933.50
48	Ossipee Valley, Freedom.....	5,400.00	
49	Peoples, Manchester.....	621,214.00	83,375.00
50	Peterborough.....	250,657.14	84,000.00
51	Piscataqua, Portsmouth.....	129,519.17	90,100.00
52	Pittsfield.....	47,185.00	65,284.00
53	Plymouth Guaranty.....	20,250.00	64,894.00
54	Portsmouth.....	212,793.00	1,264,944.56
55	Portsmouth Trust and Guarantee Co.....	173,077.60	123,394.00
56	Public Guaranty, Newport.....	83,454.57	28,318.75
57	Rochester.....	67,938.31	13,500.00
58	Rollinsford.....	85,860.00	79,675.00
59	Security, Winchester.....	43,075.00	60,317.45
60	Siwooganock Guaranty, Lancaster.....	111,441.97	
61	Somersworth.....	5,900.00	
62	Squamscott, Exeter.....	5,430.00	
63	Strafford, Dover.....		204,000.00
64	Sullivan Savings Institution, Claremont.....	492,412.90	241,998.50
65	Union Five-Cents, Exeter.....	109,204.47	17,400.00
66	Union Guaranty, Concord.....	55,370.00	81,648.32
67	Walpole.....	37,430.00	7,100.00
68	Wilton.....	47,640.75	29,240.00
69	Wolfeborough.....	10,875.00	13,125.00
70	Woodsville Guaranty.....	33,575.00	14,925.00
		\$11,990,121.96	\$9,072,318.99

Continued.

No.	Loans on local real estate.	Loans on personal security (local).	Loans on personal security (Western).	Collateral loans (local).	Collateral loans (Western).
1	\$26,717.07	\$7,414.57	.....	\$731.65	.....
2	656,084.79	546,844.08	\$222,401.41	606,759.96	\$79,200.00
3	7,478.00	5,837.00	2,700.00	660.00	.....
4	151,110.00	255,068.69	44,238.08	51,540.93	.....
5	18,837.40	10,449.74	25,424.70	19,066.42	5,000.00
6	462,699.48	140,046.68	24,480.00	104,194.00	118,584.24
7	154,268.69	45,346.36	4,709.83	49,757.26	2,500.00
8	129,198.45	39,921.61	.....	65,225.72	.....
9	37,045.69	66,966.20	.....	7,300.00	.....
10	35,321.00	26,158.00	47,075.64	28,200.00	31,350.00
11	12,143.97	2,275.00	.....	260.52	.....
12	54,334.52	23,637.03	600.00	7,696.31	.....
13	81,170.85	31,013.43	6,000.00	12,636.49	.....
14	37,851.00	29,624.98	17,651.31	22,552.60	10,000.00
15	31,776.34	14,700.73	.....	.....	.....
16	19,733.13	56,931.31	15,900.00	9,532.50	.....
17	77,629.17	21,460.19	509.56	26,510.00	7,387.76
18	37,016.00	7,426.79	2,500.00	2,910.00	.....
19	36,863.31	5,773.07	.....	765.00	.....
20	88,781.89	109,542.02	53,930.00	126,781.45	40,000.00
21	29,655.01	8,626.28	.....	1,416.60	.....
22	109,274.00	21,084.10	57,509.55	101,427.75	23,000.00
23	16,975.00	10,016.10	1,382.74	4,339.74	.....
24	47,059.65	3,807.78	.....	621.35	12,125.00
25	99,815.87	13,381.00	10,552.16	25,784.00	.....
26	330,077.33	34,123.74	107,390.73	53,151.40	194,925.25
27	51,725.85	35,713.00	42,843.33	16,652.95	69,411.00
28	211,794.63	63,138.26	20,750.00	96,546.15	13,500.00
29	39,448.47	14,269.19	13,686.00	5,796.31	.....
30	50,458.17	23,015.00	.....	13,761.27	6,600.00
31	89,202.25	72,570.00	.....	21,290.93	.....
32	134,656.21	162,458.32	15,000.00	109,718.79	45,000.00
33	403,661.97	144,710.29	84,509.98	301,638.00	59,600.00
34	691,231.34	1,242,710.69	60,500.00	1,818,070.16	95,000.00
35	27,675.60	5,077.75	5,026.38	4,200.00	.....
36	114,662.35	59,646.48	48,484.58	63,700.00	.....
37	12,604.67	15,383.59	.....	35,361.50	.....
38	250,287.27	86,855.09	27,750.00	100,275.00	26,000.00
39	126,455.01	168,700.00	155,000.00	67,269.76	45,050.00
40	104,075.00	.....	5,000.00	5,900.00	.....
41	74,780.66	4,217.00	.....	73,950.00	8,000.00
42	246,738.32	31,500.00	61,215.94	130,246.76	205,889.13
43	71,945.00	8,192.60	44,754.75	23,856.50	12,500.00
44	174,337.00	143,979.81	79,361.20	144,155.00	54,374.88
45	29,822.04	3,340.00	.....	.....	.....
46	81,930.00	34,227.00	.....	33,330.00	60,608.21
47	63,388.72	53,877.18	.....	46,600.00	.....
48	53,496.51	56,493.31	.....	7,320.99	.....
49	1,834.00	79,196.12	27,000.00	36,260.00	5,000.00
50	76,545.59	38,366.34	27,783.48	22,673.64	10,000.00
51	53,430.00	64,465.70	3,775.00	36,867.19	30,850.00
52	66,169.51	85,882.71	14,300.00	52,285.43	5,000.00
53	18,641.37	35,813.14	3,225.00	31,410.00	.....
54	502,373.73	115,465.17	.....	195,704.01	76,500.00
55	85,200.00	39,400.00	48,200.00	122,500.00	90,258.66
56	39,430.00	40,084.69	11,145.18	11,150.00	16,975.57
57	60,516.56	31,027.17	.....	29,282.35	7,000.00
58	22,690.00	271.00	25,000.00	15,050.00	.....
59	52,581.00	12,726.00	15,457.24	5,800.00	.....
60	170,603.08	41,900.00	21,637.15	2,900.00	.....
61	87,256.39	158,256.17	.....	17,750.00	.....
62	63,952.40	4,031.50	.....	1,880.00	.....
63	837,297.94	678,829.72	.....	452,956.25	40,000.00
64	274,973.67	103,298.10	89,108.90	82,776.87	35,220.51
65	171,068.46	49,622.06	.....	20,901.00	.....
66	112,911.84	53,500.00	36,569.32	57,225.00	27,595.60
67	76,299.00	9,060.20	1,970.00	2,775.00	3,100.00
68	20,141.70	18,476.74	14,658.86	2,680.00	.....
69	57,788.25	28,051.41	5,000.00	14,957.42	.....
70	11,751.01	16,600.00	11,977.10	10,643.88	7,996.05
	\$8,756,750.15	\$5,672,074.98	\$1,665,045.10	\$5,675,869.71	\$1,581,101.86

TABLE No. 4.—

No.	NAMES.	United States and state bonds.	County, city, town, and district bonds.
1	Alton		\$5,200.00
2	Amoskeag, Manchester	\$100,000.00	251,405.00
3	Ashland		2,100.00
4	Belknap, Laconia		76,550.00
5	Bristol		115,682.86
6	Cheshire Provident Institution, Keene		325,204.26
7	City Guaranty, Nashua		64,883.44
8	Cochecho, Dover		
9	Colebrook Guaranty		7,200.00
10	Connecticut River, Charlestown		47,900.00
11	Contoocook Valley, Peterborough		18,733.66
12	Conway	100.00	14,980.00
13	Dartmouth, Hanover		303,690.40
14	Dover Five-Cents		
15	Epping		
16	Farmers', Pittsfield		
17	Farmington		30,000.00
18	Fitzwilliam		3,971.72
19	Francestown		2,560.00
20	Franklin		96,500.00
21	Gorham Five-Cents		
22	Guaranty, Manchester		55,800.00
23	Hillsborough Bridge Guaranty		131,917.50
24	Hinsdale		84,395.00
25	Iona, Tilton		69,500.00
26	Keene Five-Cents		336,950.00
27	Keene Guaranty	5,000.00	92,387.50
28	Laconia	5,500.00	448,000.00
29	Lake Village, Laconia		32,540.00
30	Lancaster	3,000.00	84,500.00
31	Lebanon	10,000.00	225,225.00
32	Littleton		295,225.00
33	Loan and Trust, Concord	20,300.00	441,178.80
34	Manchester	50,000.00	336,950.00
35	Mason Village, Greenville		30,613.08
36	Mechanics', Manchester	1,050.00	22,700.40
37	Meredith Village		42,350.00
38	Merrimack County, Concord		163,476.60
39	Merrimack River, Manchester		319,698.66
40	Milford		307,000.00
41	Monadnock, East Jaffrey		70,970.00
42	Nashua		196,280.00
43	New Hampshire Banking Co., Nashua	5,000.00	190,570.00
44	New Hampshire, Concord	5,000.00	586,910.58
45	New Ipswich		
46	Newport		131,375.00
47	Norway Plains, Rochester		100,735.00
48	Ossipee Valley, Freedom		
49	Peoples, Manchester		
50	Peterborough	5,450.00	110,426.66
51	Piscataqua, Portsmouth		87,382.80
52	Pittsfield		14,540.85
53	Plymouth Guaranty		26,275.00
54	Portsmouth	25,000.00	1,056,875.06
55	Portsmouth Trust and Guarantee Co.		145,310.00
56	Public Guaranty, Newport		74,351.50
57	Rochester		
58	Rollinsford		184,100.00
59	Security, Winchester		39,850.00
60	Siwooganock Guaranty, Lancaster		4,000.00
61	Somersworth	85,000.00	689,300.00
62	Squamscott, Exeter		
63	Strafford, Dover	100,000.00	1,407,000.40
64	Sullivan Savings Institution, Claremont ..		9,000.00
65	Union Five-Cents, Exeter		100,700.00
66	Union Guaranty, Concord		59,200.00
67	Walpole		45,824.00
68	Wilton		20,207.13
69	Wolfeborough		
70	Woodsville Guaranty		28,935.50
		\$420,400.00	\$10,267,587.56

Continued.

No.	Railroad bonds.	Miscellaneous bonds.	Bank stock.	Railroad stock.	Manufacturing stock.
1	\$3,239.58	\$7,300.00	.....	\$3,034.00	.....
2	575,095.00	115,296.75	\$246,100.00	434,540.00	\$146,000.00
3	.....	3,400.00	.....	.....	.....
4	76,600.00	108,275.00	4,800.00	.....	.....
5	44,000.00	133,250.00	5,300.00	.....	.....
6	288,225.00	508,488.71	106,945.00	69,500.00	.....
7	.....	10,700.00	11,300.00	34,895.00	8,250.00
8	107,717.75	.....	32,000.00	12,101.25	.....
9	.....	7,000.00	2,500.00	.....	.....
10	16,800.00	30,500.00	30,648.00	.....	.....
11	.....	21,905.00	1,000.00	.....	2,000.00
12	.....	26,250.00	4,000.00	.....	2,000.00
13	212,232.92	36,950.00	15,400.00	2,700.00	2,848.75
14	73,205.41	30,645.00	14,292.00	.....	.....
15	7,439.50	.....	1,167.67	.....	.....
16	.....	5,500.00	1,805.32	244.00	.....
17	20,200.00	52,950.00	42,600.00	.....	2,000.00
18	.....	21,938.00	15,881.00	.....	.....
19	.....	6,480.00	11,996.75	897.75	.....
20	75,500.00	81,475.00	33,900.00	41,648.75	.....
21	.....	3,500.00	2,500.00	.....	.....
22	60,400.00	72,000.00	43,550.00	49,832.50	10,000.00
23	.....	8,000.00	.....	.....	2,658.75
24	.....	28,250.00	10,150.00	.....	.....
25	15,000.00	3,000.00	.....	1,000.00	.....
26	121,331.25	510,625.00	111,360.26	33,356.25	.....
27	16,875.00	137,246.34	157,012.50	196,369.38	.....
28	62,000.00	172,000.00	28,900.00	5,000.00	.....
29	5,000.00	18,910.00	5,750.00	.....	.....
30	5,000.00	72,000.00	7,000.00	.....	.....
31	47,650.00	153,800.00	36,600.00	10,000.00	.....
32	.....	92,750.00	50,866.67	.....	.....
33	116,650.00	458,000.00	70,867.00	33,000.00	2,000.00
34	915,637.50	150,000.00	87,633.25	117,900.00	42,500.00
35	16,671.88	46,092.50	8,470.00	3,285.00	.....
36	29,464.44	5,000.00	25,000.00	.....	9,084.00
37	1,300.00	9,900.00	.....	200.00	350.00
38	135,285.00	162,100.00	22,183.33	72,410.00	4,000.00
39	1,044,995.00	115,400.00	108,407.50	216,767.24	2,955.00
40	12,000.00	190,370.54	32,700.00	600.00	.....
41	34,893.55	57,600.00	14,362.62	.....	.....
42	246,131.25	524,835.47	416,560.00	282,865.84	20,262.50
43	5,000.00	206,300.00	38,150.00	12,295.00	.....
44	1,278,675.00	632,000.00	128,303.50	276,400.00	85,575.00
45	3,467.00	5,000.00	.....	.....	.....
46	38,500.00	44,400.00	44,205.00	80,538.00	3,500.00
47	120,017.77	261,525.00	5,900.00	.....	.....
48	3,000.00	16,500.00	4,535.00	.....	.....
49	25,418.75	15,965.00	17,000.00	44,800.00	2,500.00
50	93,861.56	120,950.00	42,539.00	61,275.00	.....
51	.....	77,383.00	45,481.34	.....	.....
52	11,500.00	49,450.00	1,200.00	2,000.00	.....
53	51,050.00	11,200.00	10,800.00	3,844.00	4,500.00
54	50,000.00	543,133.00	53,333.33	.....	.....
55	45,500.00	194,372.50	4,633.33	12,200.00	.....
56	.....	15,000.00	9,525.00	.....	.....
57	.....	22,500.00	10,000.00	.....	.....
58	10,000.00	259,480.00	60,020.00	.....	.....
59	.....	16,500.00	12,170.00	.....	2,000.00
60	.....	34,450.00	28,050.00	.....	.....
61	194,000.00	43,000.00	50,000.00	.....	.....
62	.....	1,850.00	.....	.....	.....
63	695,000.00	173,500.00	50,500.00	225,600.00	1,000.00
64	264,688.50	131,950.00	70,425.39	34,350.00	.....
65	9,000.00	32,500.00	6,000.00	15,000.00	6,080.00
66	52,475.00	60,100.00	118,430.00	53,131.63	14,500.00
67	42,565.00	27,060.00	5,000.00	.....	2,750.00
68	.....	5,261.25	6,000.00	.....	.....
69	980.00	.....	1,400.00	.....	.....
70	.....	15,870.30	4,037.50	.....	.....
	\$7,381,238.61	\$7,216,793.36	\$2,649,147.26	\$2,443,580.59	\$379,314.00

TABLE No. 4.—

No.	NAMES.	Miscellaneous stocks.
1	Alton.....	\$2,500.00
2	Amoskeag, Manchester.....	135,500.00
3	Ashland.....	
4	Belknap, Laconia.....	33,150.00
5	Bristol.....	33,800.00
6	Cheshire Provident Institution, Keene.....	65,325.12
7	City Guaranty, Nashua.....	7,800.00
8	Cochecho, Dover.....	
9	Colebrook Guaranty.....	4,000.00
10	Connecticut River, Charlestown.....	2,000.00
11	Contoocook Valley, Peterborough.....	6,025.00
12	Conway.....	6,000.00
13	Dartmouth, Hanover.....	150.00
14	Dover Five-Cents.....	13,400.00
15	Epping.....	
16	Farmers', Pittsfield.....	5,805.00
17	Farmington.....	45,700.00
18	Fitzwilliam.....	19,855.00
19	Francetown.....	9,770.00
20	Franklin.....	19,543.75
21	Gorham Five-Cents.....	3,500.00
22	Guaranty, Manchester.....	23,589.85
23	Hillsborough Bridge Guaranty.....	3,300.00
24	Hinsdale.....	26,270.42
25	Iona, Tilton.....	
26	Keene Five-Cents.....	109,585.12
27	Keene Guaranty.....	104,187.61
28	Laconia.....	15,000.00
29	Lake Village, Laconia.....	3,800.00
30	Lancaster.....	12,000.00
31	Lebanon.....	1,500.00
32	Littleton.....	10,000.00
33	Loan and Trust, Concord.....	23,000.00
34	Manchester.....	
35	Mason Village, Greenville.....	6,940.00
36	Mechanics', Manchester.....	
37	Meredith Village.....	
38	Merrimack County, Concord.....	45,350.00
39	Merrimack River, Manchester.....	
40	Milford.....	26,400.00
41	Monadnock, East Jaffrey.....	15,000.00
42	Nashua.....	382,875.12
43	New Hampshire Banking Co., Nashua.....	75,200.00
44	New Hampshire, Concord.....	7,000.00
45	New Ipswich.....	
46	Newport.....	6,815.00
47	Norway Plains, Rochester.....	15,365.00
48	Ossipee Valley, Freedom.....	
49	Peoples, Manchester.....	5,000.00
50	Peterborough.....	14,149.55
51	Piscataqua, Portsmouth.....	
52	Pittsfield.....	800.00
53	Plymouth Guaranty.....	5,390.00
54	Portsmouth.....	14,800.00
55	Portsmouth Trust and Guarantee Co.....	7,000.00
56	Public Guaranty, Newport.....	13,000.00
57	Rochester.....	25,000.00
58	Rollinsford.....	17,600.00
59	Security, Winchester.....	14,500.00
60	Siwooganock Guaranty, Lancaster.....	33,400.00
61	Somersworth.....	
62	Squamscott, Exeter.....	500.00
63	Strafford, Dover.....	
64	Sullivan Savings Institution, Claremont.....	
65	Union Five-Cents, Exeter.....	2,900.00
66	Union Guaranty, Concord.....	37,150.00
67	Walpole.....	
68	Wilton.....	2,000.00
69	Wolfeborough.....	10,972.00
70	Woodsville Guaranty.....	2,000.00
		\$1,533,163.54

Continued.

No.	Miscellaneous investments.	Real estate by foreclosure.	Real estate purchased.	Cash on hand on deposit, etc.	Total assets.
1	\$1,182.21	\$1,502.35		\$887.02	\$71,083.45
2	11,674.00	12,200.00	\$29,550.00	69,105.92	5,169,455.82
3				749.45	33,971.81
4	10,000.00		18,180.00	28,035.11	1,347,047.81
5	8,126.02	30,799.23	18,300.54	19,964.81	715,925.75
6	3,225.00	55,529.75	49,546.32	19,484.31	3,011,452.42
7	2,931.88	5,800.00		12,291.59	480,838.85
8			10,000.00	6,042.21	402,206.99
9	14,014.43			6,491.03	193,927.35
10	16,785.41	510.00		28,890.45	748,894.83
11	220.56	7,150.00		807.42	80,246.13
12				3,812.29	155,181.78
13			8,000.00	23,840.50	1,290,848.07
14	4,574.00	9,437.57		7,610.79	336,820.70
15		1,150.00		1,475.62	85,159.86
16				2,536.89	132,098.15
17	292.66	75,768.84	7,039.45	9,444.99	677,247.15
18	7,000.00	5,933.00		6,244.23	190,553.74
19		4,625.03		3,017.82	103,055.93
20				13,006.26	1,097,980.80
21		5,770.93		866.90	55,835.72
22		39,903.88		34,461.91	1,109,136.04
23	27,600.53			7,455.48	242,664.98
24		5,910.66		3,899.47	335,859.33
25	4,500.00	3,288.00	6,668.53	1,117.41	420,806.97
26	47,955.97	27,393.50		8,473.07	3,112,170.68
27		48,758.00		18,239.71	1,515,856.42
28		9,750.00		51,328.15	1,463,478.53
29		27,250.00		5,677.15	357,402.12
30	17,072.79	16,461.92		5,719.71	591,460.35
31		18,217.02	21,843.55	17,210.26	1,187,763.36
32	2,415.48	9,400.00		80,042.54	1,246,226.01
33	3,867.47	43,850.00		45,873.45	3,054,258.96
34	23,892.85			9,075.60	7,578,026.39
35	2,616.89			3,680.64	172,397.72
36	18,871.72			4,266.17	440,279.74
37				7,496.00	629,778.07
38	10,000.00	15,450.00		24,958.87	1,575,506.16
39	14,476.70	55,118.64		63,195.89	3,277,420.03
40	6,477.66	61,295.00	3,000.00	8,626.41	1,333,010.60
41	2,649.15	27,452.58		18,304.44	697,845.63
42	7,937.15	72,477.15		14,162.81	3,537,737.44
43	38,284.58	34,981.55		39,267.77	1,347,015.65
44	9,947.87	43,600.00	50,000.00	71,188.20	4,771,433.04
45		8,000.00	800.00	2,770.07	59,399.11
46	2,104.00	19,595.62		19,405.33	818,897.02
47		8,214.25	7,860.00	7,273.16	770,889.58
48	100.00	160.66		2,922.08	149,928.55
49		4.00		16,502.31	981,069.18
50	1,000.00	21,344.43	13,500.00	17,169.03	1,011,691.42
51	95.00	18,437.47		10,992.69	648,779.36
52	300.00	3,885.58	4,000.00	4,546.41	428,329.49
53	3,965.82			21,165.18	312,423.51
54	25,406.41	61,776.56	10,500.00	80,418.06	4,289,022.89
55	29,294.95	45,704.32		1,619.70	1,168,165.06
56	13,197.01	20,037.35	10,500.00	3,215.21	389,384.83
57	18,000.00	10,393.83		3,128.55	298,286.77
58	1,050.00	57,598.52		13,463.68	831,858.20
59	669.80	16,375.00		1,103.38	293,124.87
60	10,500.00	4,318.25		7,874.47	471,074.92
61		29,078.19	60,000.00	13,986.45	1,433,527.20
62				2,533.34	80,177.24
63	19,861.25	15,263.46		62,007.14	4,962,815.76
64		5,093.77	3,000.00	43,016.45	1,881,313.56
65	1,636.00	17,573.59		19,755.96	579,341.54
66	7,500.00	58,600.00		12,551.83	898,458.54
67		2,000.00	2,500.00	17,336.63	282,769.83
68		26,796.80	2,500.00	2,018.02	197,601.25
69	1,000.00		13,000.00	4,623.35	161,772.43
70	8,942.56		200.00	11,542.69	178,996.54
	\$463,215.78	\$1,226,986.25	\$350,488.39	\$1,211,267.89	\$79,956,465.98

TABLE No. 5.—Statement of earnings of savings banks

No.	NAMES.	Earnings.	Interest paid.	Expenses.
1	Alton	\$3,196.86	\$295.78	\$459.18
2	Amoskeag, Manchester.....	288,625.96	10,055.79	9,212.56
3	Ashland	3,105.38	162.45	836.11
4	Belknap, Laconia.....	69,979.99	1,508.34	2,181.92
5	Bristol.....	46,946.99	1,211.52	2,443.48
6	Cheshire Provident Inst., Keene	176,516.67		4,566.20
7	City Guaranty, Nashua.....	28,357.84	535.46	2,276.53
8	Cochecho, Dover.....	19,484.54		1,429.37
9	Colebrook Guaranty	10,950.40	69.09	733.19
10	Connecticut River, Charlestown.....	48,084.59		3,617.22
11	Contoocook Valley, Peterborough....	4,250.93	128.75	619.69
12	Conway.....	9,276.35	153.92	1,121.99
13	Dartmouth, Hanover.....	65,862.47	689.37	2,287.30
14	Dover Five-Cents	17,866.25	555.88	1,063.25
15	Epping.....	4,735.37	26.03	388.20
16	Farmers', Pittsfield	7,754.67	175.59	1,051.96
17	Farmington	32,667.29	1,390.16	2,542.46
18	Fitzwilliam	10,161.71	813.39	573.15
19	Francestown	7,050.46	85.79	786.99
20	Franklin	59,512.78	2,505.59	2,816.50
21	Gorham Five-Cents.....	4,393.77	18.84	580.55
22	Guaranty, Manchester.....	63,536.64	1,542.71	3,663.26
23	Hillsborough Bridge Guaranty.....	12,645.97	1,518.05	1,032.97
24	Hinsdale	22,926.89	1,040.47	1,273.12
25	Iona, Tilton.....	24,344.82	1,142.61	1,463.33
26	Keene Five-Cents.....	188,392.96	3,493.37	4,907.11
27	Keene Guaranty	93,796.99		3,150.92
28	Laconia.....	81,347.83	1,468.75	2,672.71
29	Lake Village, Laconia	21,656.22	443.16	1,530.18
30	Lancaster.....	39,996.99	1,032.58	3,298.24
31	Lebanon	70,369.49		3,722.67
32	Littleton	71,270.02	1,383.14	4,014.64
33	Loan and Trust, Concord.....	172,754.94	4,835.65	6,775.02
34	Manchester	418,027.44	12,883.00	14,112.04
35	Mason Village, Greenville	8,113.86		951.95
36	Mechanics', Manchester.....	27,342.75	479.26	1,655.83
37	Meredith Village.....	38,395.06		1,673.10
38	Merrimack County, Concord.....	85,416.62	1,567.59	6,772.74
39	Merrimack River, Manchester.....	203,588.60	7,823.95	8,669.92
40	Milford	82,795.49	1,998.93	3,714.55
41	Monadnock, East Jaffrey.....	40,014.08		3,160.53
42	Nashua.....	220,414.70	14,956.78	9,783.60
43	New Hamp. Banking Co., Nashua....	85,130.53	2,684.98	4,177.62
44	New Hampshire, Concord.....	269,383.01	27,107.99	8,807.99
45	New Ipswich	3,188.95		608.23
46	Newport	52,704.32	636.26	2,111.62
47	Norway Plains, Rochester.....	41,558.79	1,093.53	2,467.58
48	Ossipee Valley, Freedom.....	7,684.82	141.76	673.30
49	Peoples, Manchester.....	55,775.41	1,916.45	2,375.33
50	Peterborough.....	57,249.89	1,320.86	4,185.17
51	Piscataqua, Portsmouth.....	33,238.59	889.58	2,637.57
52	Pittsfield	26,260.36	1,313.76	1,578.66
53	Plymouth Guaranty.....	16,053.03	1,524.28	859.11
54	Portsmouth.....	1,252,797.17	1,627.89	9,575.21
55	Portsmouth Trust and Guarantee Co.	81,843.33	1,954.45	3,817.28
56	Public Guaranty, Newport.....	23,237.30	474.77	1,754.25
57	Rochester.....	15,241.49	158.17	1,121.22
58	Rollinsford.....	50,994.65	681.16	2,981.90
59	Security, Winchester.....	16,239.04	115.26	1,008.80
60	Siwooganock Guaranty, Lancaster...	27,501.65	1,089.17	1,187.75
61	Somersworth.....	74,742.55		4,949.55
62	Squamscott, Exeter.....	5,024.68	64.35	440.43
63	Strafford County, Dover.....	2,358,394.21	4,625.76	10,720.59
64	Sullivan Savings Inst., Claremont....	107,968.79	106.85	4,376.83
65	Union Five-Cents, Exeter.....	28,242.39	675.42	1,821.04
66	Union Guaranty, Concord.....	51,335.91	3,056.18	2,884.50
67	Walpole	14,879.76	288.11	849.74
68	Wilton	11,799.86	492.71	781.40
69	Wolfeborough	6,130.07	48.10	700.00
70	Woodsville Guaranty.....	10,158.01	1,306.63	1,537.69
		\$4,690,988.19	\$133,386.17	\$210,576.59

¹ Includes reserve from surplus for state tax. ² Includes \$113,244.24 premiums.
³ Slight errors in returns to commissioners as compared with returns to state.

for the year ending June 30, 1893.

No.	State tax.	Western taxes.	Local taxes.	Western foreclosure expense.	Premiums charged off.	Losses charged off.	Other items charged off.
1	\$668.30	\$50.00	\$38.64		\$30.00		
2	44,781.52	1,135.39		\$609.13	18,175.00		\$21,762.07
3	322.18						190.00
4	11,562.70		224.40		615.00	\$148.78	
5	5,899.76	830.26	46.31	633.36	1,032.50	4,882.50	3.00
6	26,886.71				505.30	41,199.80	4,762.38
7	4,139.39	229.34		335.42	336.01	1,988.45	672.51
8	3,254.82		221.40				
9	1,442.51				25.00	62.63	
10	7,378.50	300.00			3,100.00	330.00	
11	639.13	169.77		56.65			
12	1,255.97	39.60			481.06		
13	10,779.49	210.39	68.37	504.35	2,194.66	105.61	
14	2,732.13						
15	677.18						50.00
16	1,130.84						
17	5,769.46		126.50				
18	1,669.38	224.02				60.00	
19	1,105.91	98.41	21.54	65.23			
20	8,994.62	1,250.93		1,462.08	921.00		
21	527.47		38.85				48.03
22	9,736.55	74.63			4,097.22		
23	1,546.71						
24	3,043.47	99.35		125.85	1,312.85	12,640.00	
25	3,562.30	195.28	111.72		455.00	162.00	
26	29,930.89	464.17		1,161.32	1,300.00	18,800.00	11,457.04
27	15,102.11	9,313.03		1,682.47	495.50	22,011.59	
28	12,565.53	380.98		478.34	4,776.50	1,450.00	1,750.42
29	3,284.27	350.78		495.27	279.50	9,000.00	533.16
30	5,298.25			5,129.25	2,125.04	1,310.29	
31	10,378.25	410.35		936.37	7,153.75	7,977.20	257.45
32	10,321.40	674.04		987.22	1,654.50	1,475.00	16,648.00
33	25,472.81	1,349.31		1,496.84	1,047.50	1,050.00	708.31
34	64,898.29				21,842.80	29,500.00	
35	1,187.03			15.00			
36	3,774.74	20.48		517.71	975.80		
37	5,359.26	402.60		844.03	1,551.14	11,060.00	572.92
38	12,664.93	1,213.74		1,541.35	49,232.32	100.00	
39	29,709.23	365.80		1,689.58	2,161.43	182.19	7,308.31
40	12,811.51	5,484.14	62.04		664.50	2,000.00	
41	6,062.34				1,029.41	81,350.39	
42	32,882.83	5,615.56	140.65	5,304.67	238.09		11,656.83
43	12,399.39			105.40	28,100.75		
44	39,334.58	1,947.35					
45	451.99		174.00				
46	6,901.59		32.44		1,138.75	2,217.00	1,344.28
47	6,642.12		149.96		287.50	500.00	
48	1,273.84		46.38	917.97			
49	9,147.43				1,000.00		1,547.00
50	8,837.33	1,128.35	145.82	614.33	1,009.50	2,800.00	
51	5,422.11	714.19		177.09	869.17	2,057.00	86.00
52	3,784.21	193.00	119.70	157.18	90.00		940.28
53	2,038.09						
54	40,128.71		152.32		14,107.80	8,929.50	17,325.47
55	9,140.31	2,875.01		866.38		480.50	
56	3,351.07	211.81			34.00	4,100.00	
57	2,525.88	39.69					
58	6,557.59	140.67	294.24	305.00	1,644.17	7,500.00	5 18,163.25
59	2,641.20	318.43		2,026.81	379.04		
60	3,880.42					373.00	
61	10,861.01		536.00		4,452.78		
62	784.95	84.85	25.76	84.12			
63	42,557.10				103,983.46		
64	16,119.14		102.37		3,835.00		
65	4,930.20	30.74	72.80		878.75		
66	7,845.73	1,592.69		401.10	778.49	6,000.00	1,557.73
67	1,952.20		42.60	40.00	30.00		326.08
68	1,604.62	509.15	37.50	174.86			478.68
69	1,700.25	320.46	66.11				100.00
70	1,123.51						
4 \$694,757.24 \$41,058.74 \$3,098.42 \$26,812.48 \$292,427.54 \$283,803.43 \$120,249.20							

treasurer. ⁴ Mechanics' Savings Bank, Nashua, in hands of assignee. ⁵ Shrinkage, real estate.

No.	NAMES.	Net earnings.	Dividend, guaranty fund.	Dividend, general deposit.
1	Alton.....	\$1,654.96		\$2,554.27
2	Amoskeag, Manchester.....	182,894.50		177,019.77
3	Ashland.....	1,594.64		1,315.48
4	Belknap, Laconia.....	53,738.85		46,111.86
5	Bristol.....	29,964.30		24,898.53
6	Cheshire Provident Institution, Keene.....	98,596.28		111,215.56
7	City Guaranty, Nashua.....	17,844.73	\$3,250.00	14,246.45
8	Cochecho, Dover.....	14,578.95		14,165.23
9	Colebrook Guaranty.....	8,617.98	1,500.00	5,694.16
10	Connecticut River, Charlestown.....	33,358.87		28,705.01
11	Contoocook Valley, Peterborough.....	2,636.94		2,580.30
12	Conway.....	6,223.81		5,100.31
13	Dartmouth, Hanover.....	49,022.93		43,517.80
14	Dover Five-Cents.....	13,514.99		11,635.31
15	Epping.....	3,593.96		5,572.86
16	Farmers', Pittsfield.....	5,396.28		4,346.20
17	Farmington.....	22,838.71		24,503.24
18	Fitzwilliam.....	6,821.77		7,059.13
19	Francestown.....	4,886.59		4,300.11
20	Franklin.....	41,562.06		35,403.23
21	Gorham Five-Cents.....	3,180.03		1,994.87
22	Guaranty, Manchester.....	44,422.27	8,000.00	35,968.17
23	Hillsborough Bridge, Guaranty.....	8,548.24		6,433.99
24	Hinsdale.....	3,391.78		11,965.43
25	Iona, Tilton.....	17,252.58		14,053.37
26	Keene, Five-Cents.....	116,879.06		118,703.21
27	Keene Guaranty.....	42,041.37		56,096.99
28	Laconia.....	55,804.60		52,612.46
29	Lake Village, Laconia.....	6,129.90		12,167.10
30	Lancaster.....	26,932.59		21,890.69
31	Lebanon.....	39,533.45		41,530.97
32	Littleton.....	34,112.08		43,194.42
33	Loan and Trust, Concord.....	130,019.50		106,825.14
34	Manchester.....	274,791.31		260,642.40
35	Mason Village.....	5,974.88		4,744.58
36	Mechanics', Manchester.....	21,397.44		13,720.77
37	Meredith Village.....	29,466.59		6,620.58
38	Merrimack County, Concord.....	49,169.53		50,262.93
39	Merrimack River, Manchester.....	106,146.03		114,924.70
40	Milford.....	47,382.81		68,998.43
41	Monadnock, East Jaffrey.....	28,126.71		25,314.45
42	Nashua.....	74,955.48		125,904.46
43	New Hampshire Banking Co., Nashua.....	48,668.95	8,125.00	43,412.99
44	New Hampshire, Concord.....	163,978.95		155,054.36
45	New Ipswich.....	1,954.73		2,075.75
46	Newport.....	38,322.38		28,878.82
47	Norway Plains, Rochester.....	30,418.10		28,305.76
48	Ossipee Valley, Freedom.....	4,631.57		5,153.50
49	Peoples, Manchester.....	39,789.20	6,000.00	31,572.08
50	Peterborough.....	37,208.53		35,768.10
51	Piscataqua, Portsmouth.....	20,385.88		21,949.32
52	Pittsfield.....	18,083.57		15,082.97
53	Plymouth Guaranty.....	11,631.55	1,500.00	7,848.92
54	Portsmouth.....	160,950.27		138,941.12
55	Portsmouth Trust and Guarantee Co.....	62,709.40	6,000.00	35,299.48
56	Public Guaranty, Newport.....	13,311.40	2,000.00	12,142.60
57	Rochester.....	11,396.53		10,448.18
58	Rollinsford.....	12,726.67		27,655.49
59	Security, Winchester.....	9,749.50		10,801.95
60	Siwooganock Guaranty, Lancaster.....	20,971.31	3,600.00	13,390.73
61	Somersworth.....	53,943.21		47,189.70
62	Squamscott, Exeter.....	3,540.22		3,047.23
63	Strafford, Dover.....	196,507.30		127,543.64
64	Sullivan Savings Institution, Claremont.....	83,428.60		72,903.78
65	Union Five-Cents, Exeter.....	19,833.44		19,208.33
66	Union Guaranty, Concord.....	27,219.49	5,000.00	27,560.62
67	Walpole.....	11,351.03		8,745.31
68	Wilton.....	7,720.94		7,064.32
69	Wolfeborough.....	3,195.15		6,501.50
70	Woodsville Guaranty.....	6,190.18	1,500.00	4,472.35
		\$2,884,818.38	\$46,475.00	\$2,768,603.88

¹ \$1,310 charged out of guaranty fund. ² Paid in. ³ \$3,000 charged out of guaranty fund. ⁴ \$5,000 carried to guaranty fund. ⁵ Include extra dividend, \$34,396.11. ⁶ \$2,798.23 charged out of guaranty fund.

BANK COMMISSIONERS' REPORT.

291

(Continued.)

No.	Carried to guaranty fund.	Balance of profits.	Taken from surplus.	Guaranty funds, 1882.	Other undivided profits, 1892.	Guaranty fund, 1893.	Other undivided profits, 1893.
1	\$300.00		\$1,199.31	\$3,000.00	\$3,578.11	\$3,300.00	\$2,378.80
2		\$5,874.73		250,000.00	66,580.41	250,000.00	72,455.14
3		279.16		4,700.00	910.48	¹ 3,390.00	1,189.64
4	4,000.00	3,626.99		56,000.00	54,531.06	60,000.00	58,158.05
5		5,065.77		40,000.00	4,771.64	40,000.00	9,837.41
6	5,000.00		17,619.28	140,000.00	48,940.70	145,000.00	31,321.42
7		348.28		² 65,000.00	9,681.09	² 65,000.00	10,029.37
8	1,800.00		1,386.28	16,200.00	3,443.98	18,000.00	2,057.70
9		1,423.82		² 25,000.00	1,805.97	² 25,000.00	3,229.79
10	1,000.00	3,653.86		39,000.00	4,265.08	40,000.00	7,918.94
11		56.64		1,875.00	1,358.12	1,875.00	1,414.76
12	572.69	550.81		3,592.21	3,289.61	6,164.90	¹⁰ 1,840.42
13	5,000.00	505.13		50,000.00	45,866.66	55,000.00	46,371.79
14	1,000.00	879.68		13,200.00	2,344.81	14,200.00	3,224.49
15	101.19		2,080.09	2,398.81	2,664.62	2,500.00	584.53
16	645.00	405.08		1,855.00	4,116.89	2,500.00	4,521.97
17	2,700.00		4,364.73	27,800.00	20,332.88	30,500.00	15,968.35
18	500.00		737.36	6,650.00	4,335.83	7,150.00	3,588.82
19	500.00	86.48		3,253.57	2,745.57	³ 753.57	2,832.05
20	4,032.91	2,125.92		46,086.55	54,419.49	50,119.46	56,545.41
21	644.42	540.74		2,555.58	1,600.98	3,200.00	2,141.72
22		454.10		² 100,000.00	20,875.35	² 100,000.00	21,329.45
23		2,114.25		² 25,000.00	3,005.10	² 25,000.00	5,119.35
24	161.12		8,734.83	15,638.88	12,480.65	15,800.00	3,745.82
25	2,000.00	1,199.21		16,000.00	13,622.82	18,000.00	14,822.03
26			1,821.15	150,000.00	14,318.88	150,000.00	12,494.73
27			14,055.62	150,000.00	13,222.48	150,000.00	
28		3,192.14		70,000.00	27,911.97	75,000.00	⁴ 26,104.11
29	750.00		6,787.20	16,000.00	13,045.29	16,750.00	6,258.09
30	2,685.75	2,356.15		14,068.64	10,492.82	16,754.39	12,848.97
31			1,997.52	55,000.00	28,514.64	55,000.00	26,517.12
32	1,700.00		10,782.34	55,000.00	26,278.42	56,700.00	15,496.08
33	5,000.00	18,194.36		140,000.00	35,089.19	145,000.00	53,283.55
34	10,000.00	4,148.91		330,000.00	168,484.29	340,000.00	¹¹ 103,959.61
35	288.66	941.64		5,061.34	10,220.25	5,350.00	11,161.89
36	1,575.00	6,101.67		13,800.00	21,857.21	15,375.00	27,958.88
37	2,500.00		35,723.99	28,000.00	38,265.98	30,500.00	2,541.99
38			1,093.40	75,000.00	60,073.69	75,000.00	58,980.29
39			8,778.67	170,000.00	151,481.05	170,000.00	142,702.38
40			21,615.62	62,000.00	27,817.48	50,000.00	6,201.86
41	2,850.36		38.10	30,392.28	2,086.22	33,212.64	2,048.12
42			50,948.98	200,000.00	121,131.72	200,000.00	70,182.74
43			2,869.04	² 125,000.00	53,461.50	² 125,000.00	50,592.46
44		8,924.59		260,000.00	68,093.58	260,000.00	77,018.17
45			121.02	3,600.00	5,459.34	3,600.00	5,338.32
46	6,000.00	3,443.56		34,000.00	10,402.61	40,000.00	13,846.17
47	1,000.00	1,112.34		15,000.00	5,351.73	16,000.00	6,464.07
48	450.00		971.93	5,050.00	5,223.16	5,500.00	4,251.23
49		2,217.12		² 100,000.00	39,499.86	² 100,000.00	41,716.98
50	3,616.46		2,176.03	31,724.97	29,707.65	⁶ 32,543.20	26,342.25
51			1,563.44	30,000.00	28,634.02	30,000.00	27,070.58
52	6,500.00		3,499.40	14,500.00	12,771.38	21,000.00	9,271.98
53	2,282.63			² 25,000.00	5,318.44	⁷ 35,000.00	7,601.07
54		22,009.15		210,000.00	59,749.15	210,000.00	81,758.30
55		21,409.92		² 100,000.00	50,717.03	² 100,000.00	72,126.95
56			831.20	² 50,000.00	5,263.42	² 50,000.00	4,432.22
57		948.35		13,673.96	9,108.53	13,673.96	10,056.88
58			14,928.82	45,000.00	62,605.03	45,000.00	47,676.21
59	1,075.00		2,127.45	10,360.00	5,274.06	⁸ 10,799.60	3,146.61
60	3,980.58			² 60,000.00	7,689.22	² 60,000.00	11,669.80
61	2,000.00	4,753.51		63,000.00	64,072.85	65,000.00	68,826.36
62		492.99		1,500.00	3,433.82	4,000.00	⁹ 1,426.81
63		68,963.66		260,000.00	33,762.54	260,000.00	102,726.20
64	5,000.00	5,524.82		80,000.00	22,327.15	85,000.00	27,851.97
65	2,400.00		1,774.89	7,000.00	10,617.64	9,400.00	8,842.75
66			5,341.13	² 100,000.00	23,911.07	² 100,000.00	18,569.94
67	1,700.00	905.72		11,300.00	10,090.80	13,000.00	10,996.52
68	700.00		43.38	6,800.00	4,075.62	7,500.00	4,032.24
69	400.00		3,706.35	2,100.00	10,774.45	2,500.00	7,068.10
70		217.83		² 25,000.00	642.49	² 25,000.00	860.32
	\$94,865.87	\$204,594.98	\$229,721.35	\$4,218,736.79	\$1,809,897.62	\$4,296,641.72	\$1,712,949.59

⁷ \$10,000 additional guaranty fund paid in.⁹ \$2,500 carried to guaranty fund.¹¹ \$68,673.59 set aside for state tax 1893.⁸ \$635.40 charged out of guaranty¹⁰ \$2,000 carried to guaranty fund.

TABLE No. 6.—Showing the amount of deposits in each savings-bank in the State April 1, 1893, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the literary fund.

	BANKS.	General and special deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
1	Alton.....	\$67,510.33	\$1,502.00	\$66,008.33	\$660.08	\$651.78	\$5.30
2	Amoskeag.....	4,694,512.80	41,750.00	4,652,762.80	46,327.63	43,952.70	2,574.93
3	Ashland.....	30,969.01	.....	30,969.01	.....	309.57	.12
4	Berknap, Laconia.....	1,243,556.39	52,294.74	1,196,261.65	11,962.62	11,418.50	544.12
5	Bristol.....	641,802.10	31,908.79	609,893.31	6,098.93	6,054.41	44.52
6	Cheshire Provident Institution, Keene.....	2,828,747.20	113,149.88	2,715,597.32	27,155.97	22,336.52	4,819.45
7	City Guaranty, Nashua.....	457,316.95	4,800.00	452,516.95	4,525.17	3,991.36	533.81
8	Cochecho, Dover.....	382,746.03	19,560.00	363,186.03	3,631.86	3,182.32	449.54
9	Colebrook Guaranty.....	178,137.29	.....	178,137.29	1,781.37	1,694.89	86.48
10	Connecticut River, Charlestown.....	723,976.06	.....	723,976.06	7,239.76	6,458.23	781.53
11	Concord Valley, Peterborough.....	79,284.12	11,050.00	68,234.12	682.34	655.84	26.50
12	Conway.....	147,390.65	6,051.00	141,339.65	1,413.40	1,343.57	67.83
13	Dartmouth, Hanover.....	1,161,002.89	8,000.00	1,153,002.89	11,530.03	6,763.15	4,766.88
14	Dover Five-Cents.....	319,603.38	9,437.57	310,168.01	3,101.68	2,863.96	235.72
15	Epping.....	77,739.21	777.35	76,961.86	769.62	769.62	.....
16	Farmers', Pittsfield.....	123,853.24	.....	123,853.24	1,238.53	1,238.53	.....
17	Farmington.....	636,062.04	82,741.34	553,320.70	5,533.21	5,369.66	163.55
18	Fitzwilliam.....	181,954.25	5,933.00	176,021.25	1,760.21	1,582.24	177.97
19	Francetown.....	104,517.03	4,943.54	99,573.49	995.73	971.31	24.42
20	Franklin.....	992,461.58	81,381.88	911,079.70	9,110.80	9,110.80	.....
21	Gorham Five-Cents.....	52,142.17	2,607.03	49,535.14	495.35	487.75	7.60
22	Guaranty, Manchester.....	1,035,075.91	35,831.66	999,244.25	9,992.44	9,605.60	386.84
23	Hillsborough Bridge Guaranty.....	214,793.58	.....	214,793.58	2,147.94	2,147.94	.....
24	Hinsdale.....	315,087.72	6,931.93	308,155.79	3,081.56	2,584.60	496.96
25	Iona, Tilton.....	392,634.64	11,992.53	380,642.11	3,806.42	3,689.43	116.99
26	Keene Five-Cents.....	3,037,172.00	22,814.00	3,014,358.00	30,143.58	26,198.05	3,945.53
27	Keene Guaranty.....	1,385,025.02	44,708.00	1,340,317.02	13,396.61	12,423.10	973.14
28	Laconia.....	1,345,873.38	6,050.00	1,339,823.38	13,398.24	12,931.99	58.12
29	Lake Village, Lakeport.....	327,661.43	27,350.00	300,311.43	3,003.11	2,944.58	1,020.96
30	Lancaster.....	588,818.57	11,364.12	577,454.45	5,774.54	4,753.58	1,020.96
31	Lebanon.....	1,084,323.80	29,950.00	1,054,373.80	10,543.74	8,430.15	2,113.59
32	Littleton.....	1,145,397.20	10,000.00	1,135,397.20	11,353.97	10,280.21	1,073.76

BANK COMMISSIONERS' REPORT.

293

33	Loan and Trust, Concord.....	2,719,825.98	43,450.00	2,719,825.98	27,198.26	26,527.54	670.72
34	Manchester.....	6,867,358.50	.....	6,867,358.50	68,673.58	63,980.99	4,682.59
35	Mason Village, Greenville.....	132,502.95	.....	132,502.95	1,325.03	1,403.26	121.77
36	Mechanics, Manchester.....	404,577.13	5,050.00	399,527.13	3,995.27	3,778.96	216.31
37	Mechanics, Nashua.....	774,431.12	.....	774,431.12	7,744.31	6,400.98	1,343.33
38	Meredith Village.....	589,470.14	.....	589,470.14	5,894.70	5,659.94	234.76
39	Merrimack County, Concord.....	1,451,688.82	50,150.00	1,401,538.82	14,015.39	13,508.51	506.88
40	Merrimack River, Manchester.....	3,000,940.37	55,118.64	2,945,821.73	29,458.22	27,639.49	1,818.73
41	Milford.....	1,263,945.26	63,485.00	1,200,460.26	12,004.60	11,332.15	672.45
42	Monadnock, East Jaffrey.....	652,021.93	27,572.83	624,449.10	6,244.49	5,338.97	905.52
43	Nashua.....	3,332,969.60	72,477.15	3,259,922.45	32,599.22	29,954.58	2,644.64
44	New Hampshire Banking Company, Nashua.....	1,257,964.72	35,908.08	1,222,056.64	12,220.57	11,073.98	1,146.59
45	New Hampshire, Concord.....	4,431,038.57	82,600.00	4,348,438.57	43,484.39	41,243.66	2,240.73
46	New Ipswich.....	49,916.00	9,000.00	40,916.00	409.16	402.85	6.31
47	Newport.....	765,322.23	15,732.00	749,570.23	7,495.70	7,312.48	183.22
48	Norway Plains, Rochester.....	747,462.99	24,842.81	722,620.18	7,226.20	6,221.08	1,005.12
49	Ossipee Valley Ten-Cents, Freedom.....	133,839.45	.....	133,839.45	1,338.39	1,120.13	218.26
50	Peoples, Manchester.....	912,137.88	.....	912,137.88	9,121.38	8,712.52	408.86
51	Peterborough.....	959,650.90	36,244.43	923,406.47	9,234.06	8,790.24	443.82
52	Piscataqua, Portsmouth.....	18,443.93	.....	18,443.93	5,814.13	3,941.80	1,872.33
53	Pittsfield.....	387,958.09	6,604.23	381,353.86	3,813.54	3,776.07	37.47
54	Plymouth Guaranty.....	270,807.95	.....	270,807.95	2,708.08	2,668.13	39.95
55	Portsmouth.....	4,013,930.00	72,276.56	3,941,653.44	39,416.53	27,928.38	11,488.15
56	Portsmouth Trust and Guaranty Company.....	1,092,230.28	49,247.32	1,042,982.96	10,429.83	9,137.15	1,292.68
57	Public Guaranty, Newport.....	366,395.18	25,028.88	341,366.30	3,413.66	2,965.39	448.27
58	Rochester.....	280,400.83	10,143.45	270,257.38	2,702.57	2,492.54	210.03
59	Rollinsford.....	729,957.62	68,113.52	661,814.10	6,618.14	3,102.14	3,516.00
60	Security, Winchester.....	450,688.57	15,400.00	435,288.57	4,352.88	2,119.53	487.00
61	Sivoganoack, Lancaster.....	276,032.91	4,635.61	271,397.30	2,713.97	3,719.48	741.05
62	Somersworth.....	1,312,431.35	89,137.53	1,223,293.82	12,232.84	8,324.09	3,907.75
63	Somersworth, Exeter.....	81,584.88	.....	81,584.88	815.85	805.55	10.30
64	Straford, Dover.....	4,513,170.00	17,237.70	4,495,932.30	44,959.32	41,203.41	3,755.91
65	Sullivan Savings Institution, Claremont.....	1,755,193.01	20,461.25	1,734,731.76	17,347.32	14,829.57	2,517.75
66	Union Five-Cents, Exeter.....	563,148.62	17,423.59	545,725.03	5,457.25	5,312.23	145.02
67	Union Guaranty, Concord.....	871,188.87	59,759.61	811,429.23	8,114.29	7,832.12	282.17
68	Walpole.....	234,815.73	7,044.47	227,771.26	2,277.71	1,772.06	505.65
69	Wilton.....	195,800.00	23,496.00	172,304.00	1,723.04	1,705.44	17.60
70	Wolfeborough.....	173,958.67	.....	173,958.67	1,739.59	1,735.59	4.00
71	Woodsville Guaranty.....	161,020.00	200.00	160,820.00	1,608.20	1,211.11	397.09
Total of savings-banks (see next page)		\$75,042,574.29	\$1,711,214.98	\$73,331,359.31	\$733,313.56	\$654,862.06	\$78,451.50

TABLE No. 6.—Continued.

No.	TRUST COMPANIES.	General and special deposits.	Proportional amount of real estate.	Balance subject to tax.	Tax paid.	To towns.	To literary fund.
1	American.....	\$100,000.00	.....	\$100,000.00	\$1,000.00	\$345.00	\$655.00
2	Berlin Savings Bank & Trust Company.....	93,164.91	.....	93,164.91	931.65	869.50	62.15
3	Derryfield Savings Bank & Trust Company.....	252,153.82	.....	252,153.82	2,521.54	2,505.79	15.75
4	Granite State Trust Company.....	282,244.74	.....	282,244.74	2,822.45	2,714.58	107.87
5	Lancaster.....	100,000.00	.....	100,000.00	1,000.00	827.00	173.00
6	Lisbon Savings Bank & Trust Company.....	153,492.09	.....	153,492.09	1,534.92	1,448.48	86.44
7	Nashua Trust Company.....	246,327.75	.....	246,327.75	2,463.28	2,356.61	204.67
8	New Hampshire Trust Company.....	907,065.43	\$451,174.34	455,891.09	4,558.91	3,904.12	654.79
9	Rochester Loan & Banking Company.....	753,413.84	.....	753,413.84	7,534.14	6,798.71	735.43
10	E. H. Rollins & Sons.....	300,000.00	.....	300,000.00	3,000.00	1,198.00	1,802.00
11	Security Trust Company, Nashua.....	638,685.25	.....	638,685.25	6,386.85	4,836.98	1,549.87
12	Whitefield Bank & Trust Company.....	77,508.87	.....	77,508.87	775.09	771.39	3.70
13	Wolborough Loan & Banking Company.....	220,040.67	.....	220,040.67	2,200.41	2,139.14	61.27
14	Woodsville Loan & Banking Company.....	20,000.00	.....	20,000.00	200.00	140.00	60.00
	Totals of Trust Companies.....	\$4,144,097.37	\$451,174.34	\$3,692,923.03	\$36,929.24	\$30,757.30	\$6,171.94
	Totals of savings-banks (see preceding page)	75,042,574.29	1,711,214.98	73,331,359.31	733,313.56	654,862.06	78,451.50
	Grand total.....	\$79,186,671.66	\$2,162,389.32	\$77,024,282.94	\$770,242.80	\$685,619.36	\$84,623.44
	Sandwich Savings Bank, tax of 1892 refunded (see chapter 83, Pamphlet Laws, 1893).....					293.65	7.66
	Net amounts to towns and literary fund.....					\$685,325.71	\$84,615.78

NEW HAMPSHIRE BANK COMMISSIONERS.

The first act relating to the bank commissioners was passed in 1837, and was approved July 5 by the governor, Isaac Hill. It provided for the appointment of three commissioners for a term of one year each. The work of the commissioners related to the state banks, and it was not until July, 1841, that they were given charge of the savings banks of the state. The law has been amended since, both in regard to the time of service of the commissioners and their number. The following is a list of those who have been appointed bank commissioners, and their term of service, as shown by the roster of appointments at the state house :

Jonathan Harvey, Sutton, 1837-40.

John Chadwick, Middleton, 1837-40.

* James Clark, Franklin, 1837-38.

Jotham Lawrence, Exeter, 1838-40.

† John S. Wells, Lancaster, March, 1840.

† James M. R. Wilkins, Bedford, May, 1840.

* Andrew S. Wood, Bath, June, 1840.

* Leonard Wilcox, Orford, December, 1840.

* Amos Tuck, Exeter, 1841-44.

James M. Rix, Lancaster, 1842-46 and 1847-54.

† John H. Steele, Peterborough, January, 1843.

Titus Brown, Francestown, 1843-46.

* Ira St. Clair, Deerfield, 1844-46 and 1847-48.

Henry B. Chase, Warner, 1846-47.

Simeon B. Johnson, Littleton, 1846-47.

Horace L. Hazelton, Meredith, 1846-47.

Frederick Vose, Walpole, 1847-54.

Henry F. French, Exeter, 1848-54.

George F. Starkweather, Keene, 1854-55.

Henry F. Wendell, Portsmouth, 1854-55.

John G. Sinclair, Bethlehem, 1854-55.

John L. Rix, Haverhill, 1855-58.

George C. Peavey, Strafford, 1855-58.

* Resigned.

† Declined.

- Charles J. Amidon, Hinsdale, 1855-58.
 Daniel P. Wheeler, Orford, 1858-61.
 Cyrus K. Sanborn, Rochester, 1858-61.
 George W. Pinkerton, Manchester, 1858-61.
 Charles H. Powers, Jaffrey, 1861-66.
 Nathaniel H. Sanborn, Franklin, 1861-63.
 John Peavey, Tuftonborough, 1861-64.
 Cornelius V. Dearborn, Peterborough, 1863-66.
 Elijah Wadleigh, Wakefield, 1864-66.
 Henry O. Kent, Lancaster, 1866-68.
 Charles W. Johnson, Manchester, 1866-67.
 Jacob G. Cilley, Manchester, 1866-69.
 William W. Hayes, Farmington, 1867-70.
 Nathan S. Johnson, Newbury, 1868-71.
 Moses R. Emerson, Claremont, 1869-71 and 1872-74.
 Noah Tebbetts, Rochester, 1870-71.
 Amos L. Jenness, Deerfield, 1871-72 and 1874-76.
 Alonzo J. Fogg, Concord, 1871-72 and 1875-76.
 * Frank Kimball, Andover, 1871-72.
 Joseph M. Folsom, Belmont, 1872 and 1874-76.
 John D. Lyman, Exeter, 1872-76 and 1880-83.
 † Buel C. Carter, Rollinsford, 1872-76 and 1881-86.
 * Frank A. McKean, Nashua, 1874-75.
 Leander W. Cogswell, Henniker, 1876-81.
 John G. Kimball, Nashua, 1876-80.
 Amos J. Blake, Fitzwilliam, 1876-80.
 William H. Berry, Pittsfield, 1880-81.
 George E. Gage, Manchester, 1883-87.
 * Charles E. Cooper, Hinsdale, December, 1886, to July, 1887.
 Alonzo I. Nute, Farmington, 1887-90.
 James O. Lyford, Concord, July, 1887-89 and 1889-92 and 1892-95.
 * William A. Heard, Sandwich, September, 1889—September, 1893.
 Alpheus W. Baker, Lebanon, September, 1890-93 and 1893-96.
 John Hatch, Greenland, September, 1893-94. Unexpired term,
 William A. Heard resigned.

* Resigned.

† Died, 1886, while in office.

SAVINGS BANKS

IN CHARGE OF ASSIGNEES.

NEWMARKET SAVINGS BANK.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Newmarket Savings Bank respectfully reports that he confidently expects to pay a second dividend of twenty per cent. to the depositors within the next sixty days. The first dividend of twenty-five per cent. has all been paid out with the exception of less than one thousand dollars.

JOSHUA G. HALL,

Assignee.

February 20, 1894.

SANDWICH SAVINGS BANK.

SANDWICH, N. H., March 3, 1894.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Sandwich Savings Bank reports that, by order of the court, he paid a twenty per cent. dividend to the depositors in February, 1893, making the total dividends thus far paid seventy per cent. The remaining securities of the bank are largely Western mortgages, part of which are in default, and to dispose of them at the present time would necessitate a sacrifice sale. With the improvement of the situation in the West, these mortgages will be paid, or can be negotiated to better advantage than at the present time.

The following statement shows the present condition of the affairs of the bank :

Liabilities.

Amount due depositors	\$17,873.71
Due on dividend No. 1	86.08
Due on dividend No. 2	120.88
	<hr/>
	\$18,080.67

Resources.

	<i>Book Value.</i>
Loans secured by Western farm and city mortgages	\$6,475.00
Loans on personal security	100.00
Railroad bonds	2,940.00
Railroad stock	2,105.00
Real estate by foreclosure (Western)	2,190.00
Cash on deposit in Maverick National Bank	887.15
Cash on deposit in national banks	143.44
Cash on hand	65.93
	<hr/>
	\$14,906.52

E. M. HEARD,
Assignee.

MECHANICS' SAVINGS BANK.—NASHUA.

March 1, 1894.

To the Bank Commissioners of the State of New Hampshire :

The property and effects of the Mechanics' Savings Bank, of Nashua, were turned over by the bank commissioners to F. A. Eaton and myself, as assignees, on the thirteenth day of July last passed. On the fourth day of August following, Mr. Eaton tendered his resignation, which was duly accepted, and later I received my appointment as sole assignee.

The assets of the bank were of such a nature that I have not been able to collect in funds sufficient for a dividend as yet; but from the present outlook, I expect to petition for leave to make the first dividend in April or May next ensuing. It is not possible for

me to estimate, with any degree of accuracy, what the probable loss will be to the depositors, or to make any specific report as to the bank further than already made at the examination by your board.

Respectfully submitted :

C. W. HOITT,
Assignee.

DERRYFIELD SAVINGS BANK & TRUST CO.

ASSIGNEE'S ACCOUNT TO February 27, 1894.

To the Bank Commissioners of the State of New Hampshire :

The assignee of the Derryfield Savings Bank & Trust Co. submits the following statement of the condition of the affairs of said bank on the date aforesaid :

On August 3, 1893, the property and effects of the bank were turned over to me by the bank commissioners, and were as follows :

Nominal Assets.

Loans secured by local real estate	\$40,060.12
Loans on personal security	76,000.00
Loans on collateral security	74,392.85
Loans on collateral security (Western)	2,133.71
Miscellaneous bonds	22,300.00
Bank stock	10,000.00
Miscellaneous stocks	13,080.00
Cash on deposit in National Bank of the Commonwealth	15,953.03
Cash on hand	571.85
Claim against Commonwealth National Bank . .	180.00
Total	<u>\$254,671.56</u>

Harry E. Loverin, Esq., was appointed by the supreme court commissioner to allow claims against said bank. He attended to his duties on several days, and reported to said court on January 29, 1894, which report was accepted after due notice given as pre-

scribed by said court. Said report is now on file in the office of the clerk of the supreme court for Hillsborough county, and shows substantially the same liabilities as above enumerated.

On February 1, 1894, by order of court, a dividend of twenty-five per cent. was paid to the depositors and claimants of said bank.

My disbursements have been as follows :

Paid depositors on said dividend No. 1	\$38,267.10
Paid Solon A. Carter, taxes due state	2,521.54
Paid sundry accounts, expenses of litigation and other expenses (not including expenses or services of the assignee)	692.67
	<hr/> \$41,481.31
Due depositors on dividend No. 1, not yet called for	\$1,782.92

The amount of available funds, after paying the above dividend, was as follows :

Deposited in Manchester National Bank	\$78.63
“ “ Savings Bank	10,938.04
	<hr/> \$11,016.67

Which would leave the present assets of the bank as follows :

Cash on hand	\$11,016.67
Notes, bonds, and other demands due bank	203,740.85
	<hr/>
Present nominal assets	\$214,757.52

Respectfully submitted :

DAVID A. TAGGART,

Assignee of the Derryfield Savings Bank & Trust Co.

LOAN AND TRUST COMPANIES

AND

BUILDING AND LOAN ASSOCIATIONS.

TRUST COMPANIES.

AMERICAN TRUST COMPANY.—CONCORD.

WILLIAM YEATON, *President*. WILLIAM I. LEIGHTON, *Secretary*.

Directors—Wm. N. Coler, Jr., Wm. Yeaton, Austin S. Ranney,
James B. Edgerly, John M. Mitchell, Frank Coffin, James C.
Norris.

Investment Committee—William Yeaton, William N. Coler, Jr.,
Austin S. Ranney.

Liabilities.

Capital stock	\$100,000.00		\$100,000.00
Surplus	15,213.87		15,213.87
Premium on bonds	700.00		
	\$115,913.87		\$115,213.87

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$18,870.00	\$18,870.00	\$18,870.00
Loans secured by Western city mortgages.....	21,050.00	21,050.00	21,050.00
Loans on personal security (West- ern).....	10,500.00	10,500.00	10,500.00
Loans on collateral security (West- ern)	5,000.00	5,000.00	5,000.00
Bonds	47,800.00	47,100.00	47,100.00
Warrants.....	8,387.95	8,387.95	8,387.95
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00
Cash on deposit.....	1,108.56	1,108.56	1,108.56
Cash on hand.....	197.36	197.36	197.36
	\$115,913.87	\$115,213.87	\$115,213.87

Incorporated 1887.

Examination Sept. 20, 1893, by Alpheus W. Baker.

Secretary's bond, \$25,000. Date of bond, Oct. 10, 1890.

Annual compensation of secretary, \$840.

Indebtedness of directors as principal, \$2,500 ; as surety, nothing.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$52,900.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$5,000.

BANK OF NEW ENGLAND.—MANCHESTER.

JAMES F. BRIGGS, *President.*ALONZO ELLIOTT, *Treasurer.*

Directors—James F. Briggs, Alonzo Elliott, Alpheus Gay, O. B. Green, Horace Marshall, Geo. F. Lincoln, Geo. E. Morrill, Geo. S. Holmes, John J. Cilley, A. G. Grenier, Wm. N. Johnson, Henry N. Hall, Geo. W. Woodburn, C. M. Floyd, J. V. A. Smith, D. F. Healey, E. Wagner, Daniel Connor, John Gillis, H. B. Burnham, A. L. Emerson, Henry Gazaille, Edward Dorsey.

Investment Committee—James F. Briggs, Horace Marshall, O. B. Green, Alpheus Gay, Alonzo Elliott.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock	\$100,000.00		\$100,000.00
Undivided profits.....	687.00		687.00
Interest	4,981.68		4,981.68
Business deposits.....	133,762.34		133,762.34
	\$239,431.02		
Premiums on bonds and stocks im- paired	1,847.50		
	\$237,583.52		\$239,431.02

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages.....	\$11,400.00	\$11,400.00	\$11,400.00
Loans secured by local real estate...	1,980.00	1,980.00	1,980.00
Loans on personal security (local)...	31,530.00	31,530.00	31,530.00
Loans on personal security (Western)	204.67	204.67	204.67
Loans on collateral security (local)...	47,822.64	47,822.64	47,822.64
Loans on collateral security (West- ern).....	9,542.00	9,542.00	9,542.00
Bonds.....	26,495.00	29,300.00	28,162.50
Stocks.....	16,700.00	20,000.00	16,880.00
Warrants.....	35,474.23	35,474.23	35,474.23
Real estate acquired by foreclosure.	5,288.07	5,288.07	5,288.07
Cash on deposit in national banks...	46,471.62	46,471.62	46,471.62
Cash on hand.....	4,675.29	4,675.29	4,675.29
	\$237,583.52	\$243,688.52	\$239,431.02

Incorporated 1887.

Examination January 15, 1894, by James O. Lyford.

Treasurer's bond, \$35,000. Date of bond, September 27, 1893.

Clerks, Ned T. Wallace and Lizzie E. French.

Annual compensation of treasurer, nothing.

Annual compensation of clerks, \$1,170.

Indebtedness of directors as principal \$9,500; as surety, \$2,000.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$47,200.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$11,723.79.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$172,115.96		\$172,115.96
Interest.....	5,700.56		5,700.56
	\$177,816.52		
Premium on bonds and stocks im- paired.....	1,330.50		
	\$176,486.02		\$177,816.52

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$23,924.25	\$23,924.25	\$23,924.25
Loans secured by local real estate...	6,312.58	6,312.58	6,312.58
Loans on personal security.....	5,972.79	5,972.79	5,972.79
Loans on collateral security.....	39,416.88	39,416.88	39,416.88
County, city, and town bonds.....	2,960.00	3,000.00	3,000.00
Railroad bonds.....	1,830.00	3,000.00	2,512.50
Miscellaneous bonds.....	14,000.00	14,000.00	14,000.00
Bank stock.....	8,750.00	8,000.00	9,250.00
Miscellaneous stocks.....	4,620.00	6,600.00	4,728.00
Warrants.....	13,976.58	13,976.58	13,976.58
Commission notes.....	599.00	599.00	599.00
Cash on deposit in national banks...	54,123.94	54,123.94	54,123.94
	\$176,486.02	\$178,926.02	\$177,816.52

Amount of deposits, \$172,115.96; decrease since last examination, \$20,509.07.

Total amount loaned or invested in New Hampshire, \$124,076.19.

Total amount loaned or invested in New England, \$124,076.19.

Total amount loaned or invested out of New England, \$53,740.33.

Largest amount loaned to any individual, corporation, or company,
\$7,963.45.

Number of single loans of \$1,000 or less, to separate parties in the State, 23.

Total number of loans in the State, 35.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE BANK OF NEW ENGLAND.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Northern Pacific, consolidated, 5s...	\$1,830.00	\$3,000.00	\$2,512.50
COUNTY.			
Wyandotte, Kan., 7s.....	\$1,900.00	\$2,000.00	\$2,000.00
CITY AND TOWN.			
Dubuque, Iowa, 6s.....	\$1,060.00	\$1,000.00	\$1,000.00
MISCELLANEOUS.			
Atlanta Street Railway, 6s.....	\$5,000.00	\$5,000.00	\$5,000.00
Manchester Electric Light Co., 6s....	9,000.00	9,000.00	9,000.00
	\$14,000.00	\$14,000.00	\$14,000.00
STOCKS.			
BANK.			
Bank of Montesano, Wash.....	\$3,000.00	\$3,000.00	\$3,000.00
Guaranty Savings, Manchester.....	5,750.00	5,000.00	6,250.00
	\$8,750.00	\$8,000.00	\$9,250.00
MISCELLANEOUS.			
Erie Telephone... ..	\$1,620.00	\$3,600.00	\$1,728.00
Citizens' Building and Loan Association.....	3,000.00	3,000.00	3,000.00
	\$4,620.00	\$6,600.00	\$4,728.00

BERLIN SAVINGS BANK & TRUST COMPANY.— BERLIN FALLS.

A. M. STAHL, *President.*JAMES S. PHIPPS, *Treasurer.*

Trustees—A. M. Stahl, Frank L. Wilson, Herman E. Oleson,
Dennis B. York, George W. Blanchard, Hiram C. Rowell, John
W. Greenlaw, James S. Phipps, Robert N. Chamberlin, A. K.
Cole, Frank A. Colby.

Investment Committee—A. M. Stahl, Frank L. Wilson, James S.
Phipps, R. N. Chamberlin, Hiram C. Rowell.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$25,000.00	\$25,000.00
Surplus.....	7,000.00	7,000.00
Undivided profits.....	325.54	325.54
Dividends unpaid.....	204.00	204.00
Business deposits.....	64,822.31	64,822.31
	<u>\$97,351.85</u>	<u>\$97,351.85</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans on personal security (local)...	\$46,393.69	\$46,393.69	\$46,393.69
Loans on collateral security (local)...	4,908.16	4,908.16	4,908.16
Furniture and fixtures.....	500.00	500.00	500.00
Cash on deposit.....	32,416.80	32,416.80	32,416.80
Cash on hand.....	5,090.98	5,090.98	5,090.98
Overdraft, savings department.....	8,042.22	8,042.22	8,042.22
	<u>\$97,351.85</u>	<u>\$97,351.85</u>	<u>\$97,351.85</u>

Incorporated December, 1890.

Examination January 22, 1894, by John Hatch.

Treasurer's bond, \$25,000; date of bond, February 27, 1891.

Clerk, L. H. Villeux.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, \$420.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Capital stock paid in in cash, \$25,000.

None of its capital stock is held by the company as collateral.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$62,462.21		\$62,462.21
Guaranty fund.....	2,000.00		2,000.00
Surplus.....	141.70		141.70
Overdraft, banking department.....	8,042.22		8,042.22
Premium on stocks.....	270.00		
	<u>\$72,916.13</u>		<u>\$72,646.13</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by local real estate..	\$46,946.13	\$46,946.13	\$46,946.13
Loans on collateral security (Western).....	23,000.00	23,000.00	23,000.00
Miscellaneous stocks.....	2,970.00	2,700.00	2,700.00
	<u>\$72,916.13</u>	<u>\$72,646.13</u>	<u>\$72,646.13</u>

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 12, 1892, to January 22, 1894.

Gross earnings	\$5,342.92
Deduct interest paid out	\$31.29
Deduct state tax	681.65
Deduct other taxes	11.88
Deduct premiums charged off	19.50
Carried to guaranty fund	2,000.00
	<u>\$2,744.32</u>
Net earnings	\$2,598.60
From surplus	805.23
	<u>\$3,403.83</u>
Dividends January and July, 1893, and January, 1894	\$3,403.83
Surplus and interest last examination	946.93
From surplus	805.23
	<u>\$141.70</u>
Surplus and interest present examination	\$141.70
Amount of deposits, \$62,462.21 ; increase since last examination, \$1,694.10.	

Amount of deposits received since last examination, including dividends credited, \$107,465.32.

Amount of dividends declared since last examination, \$3,403.83.

Amount paid out on account of deposits since last examination, \$105,771.22.

Total amount loaned or invested in New Hampshire, \$46,946.13.

Total amount loaned or invested in New England, \$46,946.13.

Total amount loaned or invested out of New England, \$25,700.00.

Largest amount loaned to any individual, corporation, or company, \$10,000.00.

Number of single loans of \$1,000 or less to separate parties in the State, 37.

Total number of loans in the State, 54.

SCHEDULE OF STOCKS OF THE SAVINGS DEPARTMENT OF THE
BERLIN SAVINGS BANK AND TRUST COMPANY.

STOCKS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Denver Consolidated Electric Co....	\$2,970.00	\$2,700.00	\$2,700.00

LANCASTER TRUST COMPANY.—LANCASTER.

HENRY O. KENT, *President*.HENRY P. KENT, *Treasurer*.

Directors—Henry O. Kent, Frank Jones, George Van Dyke, Ezra Mitchell, Chas. C. Obrion, Chester B. Jordan, Erastus V. Cobleigh, Edward R. Kent, Willie E. Bullard.

Investment Committee—Henry O. Kent, Frank Jones, Chester B. Jordan, George Van Dyke, Ezra Mitchell.

STATEMENT.

Liabilities.

Capital stock.....	\$100,000.00	\$100,000.00
Surplus.....	4,000.00	4,000.00
Interest.....	2,756.10	2,756.10
Business deposits.....	28,462.66	28,462.66
Certificates of deposit.....	4,701.44	4,701.44
Premiums on bonds and stocks.....	96.00	
	<u>\$140,016.20</u>	<u>\$139,920.20</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$13,500.00	\$13,500.00	\$13,500.00
Loans secured by local real estate...	3,000.00	3,000.00	3,000.00
Loans on personal security (local) ..	46,665.28	46,665.28	46,665.28
Loans on personal security (Western)	2,500.00	2,500.00	2,500.00
Loans on collateral security (local) ..	25,920.26	25,920.26	25,920.26
Loans on collateral security (Western)	5,000.00	5,000.00	5,000.00
Bonds.....	15,100.00	15,000.00	15,004.00
Stocks.....	10,850.00	9,000.00	10,850.00
Warrants.....	2,286.79	2,286.79	2,286.79
Cash on deposit.....	9,308.35	9,308.35	9,308.35
Cash on hand.....	5,885.52	5,885.52	5,885.52
	<u>\$140,016.20</u>	<u>\$138,066.20</u>	<u>\$139,920.20</u>

Incorporated 1891.

Examination Nov. 9, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$25,000. Date of bond, Aug. 3, 1891.

Annual compensation of treasurer, \$500.

Indebtedness of directors as principal, \$2,500; as surety, \$75.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$23,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$2,575.

LISBON SAVINGS BANK AND TRUST COMPANY.— LISBON.

EDWARD WOODS, *President*. EDWIN L. JOHNSON, *Treasurer*.

Directors—Edward Woods, Charles Parker, C. H. Boynton, C. W. Cummings, A. A. Woolson, A. C. Wells, L. B. Pratt, A. B. Woodworth, Nathan Whipple, L. C. Payne, J. E. Richardson, H. B. Moulton, Charles Moffett, Geo. Brummer, H. C. Libbey.

Investment Committee—Edward Woods, H. B. Moulton, C. H. Boynton, L. C. Payne, Edwin L. Johnson.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock	\$30,000.00		\$30,000.00
Surplus.....	250.00		250.00
Undivided profits.....	150.00		150.00
Interest	4,807.31		4,807.31
Business deposits.....	45,917.18		45,917.18
Premium on stocks.....	50.00		
	<u>\$81,174.49</u>		<u>\$81,124.49</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans on personal security (local)...	\$36,251.40	\$36,251.40	\$36,251.40
Loans on personal security (West- ern).....	6,063.32	6,063.32	6,063.32
Loans on collateral security (local)...	12,809.84	12,809.84	12,809.84
Stocks.....	1,550.00	1,500.00	1,500.00
Warrants.....	5,577.27	5,577.27	5,577.27
Certificates of deposit.....	2,500.00	2,500.00	2,500.00
Furniture and fixtures	500.00	500.00	500.00
Cash on deposit.....	11,337.73	11,337.73	11,337.73
Cash on hand.....	4,584.93	4,584.93	4,584.93
	<u>\$81,174.49</u>	<u>\$81,124.49</u>	<u>\$81,124.49</u>

Incorporated 1889.

Examination Nov. 6, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$25,000. Date of bond Dec. 10, 1889.

Annual compensation of treasurer, \$1,000.

Indebtedness of directors as principal, \$1,000; as surety, \$1,914.21.

Capital stock paid in in cash, \$30,000.

Capital stock owned by officers of the company, \$9,000.

Eleven shares of its capital stock is held by the company as collateral.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$137,189.23		\$137,189.23
Interest	2,108.48		2,108.48
	\$139,297.71		
Premium on bonds and stocks im- paired.....	110.00		
	\$139,187.71		\$139,297.71

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$15,476.44	\$15,476.44	\$15,476.44
Loans secured by Western city mortgages.....	11,500.00	11,500.00	11,500.00
Loans secured by local real estate...	7,960.69	7,960.69	7,960.69
Loans on personal security.....	55,564.88	55,564.88	55,564.88
Loans on personal security (West- ern).....	1,842.00	1,842.00	1,842.00
Loans on collateral security.....	6,750.00	6,750.00	6,750.00
Loans on collateral security (West- ern).....	1,000.00	1,000.00	1,000.00
County, city, town, and district bonds	15,105.00	15,000.00	14,835.00
Miscellaneous bonds.....	11,800.00	12,000.00	12,280.00
Bank stock	1,100.00	1,000.00	1,000.00
Warrants.....	2,500.00	2,500.00	2,500.00
Certificates of deposit.....	5,000.00	5,000.00	5,000.00
Cash on deposit in banking depart- ment.....	3,588.70	3,588.70	3,588.70
	\$139,187.71	\$139,182.71	\$139,297.71

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 21, 1892, to November 6, 1893.

Gross earnings	\$8,761.33
Deduct interest paid out	\$140.17
Deduct expenses	840.00
Deduct state tax	2,082.95
Deduct premiums charged off	87.50
	<u>3,150.62</u>
Net earnings	\$5,610.71
Dividends January and July, 1893	4,301.30
To surplus	<u>\$1,309.41</u>

Surplus and interest, last examination	\$799.07
Increase	1,309.41

Surplus and interest present examination	\$2,108.48
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Amount of deposits, \$137,189.23; increase since last examination, \$35,701.02.

Amount of deposits received since last examination, including dividends credited, \$84,761.36.

Amount of dividends declared since last examination, \$4,301.30.

Amount paid out on account of deposits since last examination, \$49,060.34.

Total amount loaned or invested in New Hampshire, \$73,864.27.

Total amount loaned or invested in New England, \$73,864.27.

Total amount loaned or invested out of New England, \$65,433.44.

Largest amount loaned to any individual, corporation, or company, \$14,900.

Number of single loans of \$1,000 or less to separate parties in the State, 83.

Total number of loans in the State, 102.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE LISBON SAVINGS BANK AND TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Apache, Arizona, 7s.....	\$2,060.00	\$2,000.00	\$2,110.00
CITY.			
Pierre, South Dakota, 6s.....	\$6,500.00	\$6,500.00	\$6,200.00
Rapid City, South Dakota, 6s.....	5,000.00	5,000.00	4,950.00
	\$11,500.00	\$11,500.00	\$11,150.00
SCHOOL DISTRICT.			
Latah County No. 43, Idaho, 8s	\$1,545.00	\$1,500.00	\$1,575.00
MISCELLANEOUS.			
Metropolitan Railway Co., Denver, Col., 6s.....	\$5,000.00	\$5,000.00	\$5,100.00
Uniontown Water Works, Uniontown, Wash, 6s.....	6,000.00	6,000.00	6,180.00
New Hampshire Trust Co., deb. 6s...	800.00	1,000.00	1,000.00
STOCKS.	\$11,800.00	\$12,000.00	\$12,280.00
BANK.			
National Bank of Commerce, Pierre, South Dakota.....	\$1,100.00	\$1,000.00	\$1,000.00

NASHUA TRUST COMPANY.—NASHUA.

GEORGE B. FRENCH, *President*. JOHN P. GOGGIN, *Treasurer*.

Directors—Geo. B. French, Geo. E. Gage, Geo. H. Knowles, Freeman Higgins, James H. Tilton, E. M. Shaw, John H. Clark, Moses W. Webber, John A. Fisher, R. H. Cheney, Chas. A. Roby, Eugene F. McQuesten, R. M. Wallace, Edwin A. Smith, J. P. Dennett, A. W. Shea, Benjamin B. Otis.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$150,000.00	\$150,000.00
Surplus.....	8,500.00	8,500.00
Interest.....	178.13	178.13
Debentures certified.....	\$68,600.00	
Debentures on hand.....	500.00	
Debentures outstanding.....	68,100.00	68,100.00
Business deposits.....	91,765.06	91,765.06
Certificates of deposit.....	1,030.00	1,030.00
Rediscounts.....	31,672.65	31,672.65
Premium on bonds and stocks.....	228.00	
	<u>\$351,473.84</u>	<u>\$351,245.84</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages (in hands of trustees)...	\$69,475.00	\$69,475.00	\$69,475.00
Loans secured by Western first mortgages.....	55,607.19	55,607.19	55,607.19
Loans secured by Western second mortgages.....	2,516.25	2,516.25	2,516.25
Loans on personal security (local)...	111,605.42	111,605.42	111,605.42
Loans on personal security (Western).....	12,858.26	12,858.26	12,858.26
Loans on collateral security (local)...	35,356.06	35,356.06	35,356.06
Loans on collateral security (Western).....	5,797.46	5,797.46	5,797.46
Bonds.....	20,299.00	19,975.00	20,271.00
Stocks.....	4,700.00	4,500.00	4,500.00
Warrants.....	10,906.89	10,093.97	10,906.89
Foreclosure expenses.....	2,561.50	2,561.50	2,561.50
Real estate acquired by foreclosure	1,549.43	1,549.43	1,549.43
Due from Western offices and collection accounts.....	2,406.85	2,406.85	2,406.85
Due banks and bankers.....	744.08	744.08	744.08
Furniture and fixtures.....	968.40	968.40	968.40
Cash on deposit.....	8,479.87	8,479.87	8,479.87
Cash on hand.....	5,642.18	5,642.18	5,642.18
	<u>\$351,473.84</u>	<u>\$350,136.92</u>	<u>\$351,245.84</u>

Incorporated 1889.

Examination Dec. 12, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$50,000. Date of bond, Jan. 14, 1890.

Clerks, William A. Nelson, Frank H. Taylor.

Annual compensation of treasurer, \$1,600.

Annual compensation of clerks, William A. Nelson, \$550, Frank H. Taylor, \$312.

Indebtedness of the directors as principal, \$28,628.59; as surety, \$8,642.34.

Capital stock paid in in cash, \$150,000.

Capital stock owned by officers of the company, \$31,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$2,780.

Rate of dividend to stockholders since last examination, 3 per cent. semi-annually.

Loans are made in Chehalis and Pacific counties, Wash.; Coffey county, Kan.; Pottawatomie county, Iowa; Douglas county, Neb.; Fort Smith, Ark.

Total amount loaned to date, \$178,603.30.

Total amount of loans paid, \$31,191.11.

Total amount of loans unpaid and outstanding, \$147,412.19.

Total amount of real estate held by the company which has been acquired by foreclosure or otherwise on account of loans made, \$1,550.13.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold without loss to the company, none.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold at a loss to the company, none.

Do you loan money on final receiver's receipts before issuance of patent? We have a few small loans in Washington.

What percentage of loans made the past two years is on unpatented lands? Less than half of one per cent.

How many and what amount of suspended or cancelled entries have you on final proof loans? None.

Does the company inquire each year of the county officers, where land mortgaged as security for its loans is situated, whether taxes have been paid? Yes.

Does the company pay delinquent taxes, or buy the certificates when not promptly paid by debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1890	1900	1895	\$69,475.00	\$69,475.00	\$68,600.00

Total amount of debentures certified	.	.	.	\$68,600
Less amount on hand	.	.	.	500

Total liability for debenture bonds as per statement \$68,100

Percentage of loans securing debentures on which interest is in default for more than one year, none.

Trustees for debentures : Boston Safe Deposit and Trust Co.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$96,719.59		\$96,719.59
Guaranty fund.....	353.14		353.14
Interest.....	2,361.59		2,361.59
	\$99,434.32		\$99,434.32

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$8,205.00	\$8,205.00	\$8,205.00
Loans secured by Western city mortgages.....	5,000.00	5,000.00	5,000.00
Loans secured by local real estate...	28,575.00	28,575.00	28,575.00
Loans on personal security.....	20,954.15	20,954.15	20,954.15
Loans on collateral security.....	23,680.00	23,680.00	23,680.00
Miscellaneous bonds.....	7,000.00	7,000.00	7,000.00
Certificates of deposit.....	5,000.00	5,000.00	5,000.00
Cash on deposit in trust department	1,020.17	1,020.17	1,020.17
	\$99,434.32	\$99,434.32	\$99,434.32

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From September 26, 1892, to December 12, 1893.

Gross earnings	\$7,042.68
Deduct interest paid out	\$642.10
Deduct expenses	963.28
Deduct state tax	621.69
Deduct premiums charged off	175.00
Deduct losses charged off	650.00
Carried to guaranty fund	353.14
	<hr/>
	3,405.21
Net earnings	\$3,637.47
Dividend, January, 1893	2,556.26
	<hr/>
To surplus	\$1,081.21
Surplus and interest, last examination	\$1,280.38
Increase	1,081.21
	<hr/>
Surplus and interest, present examination	\$2,361.59
Amount of deposits, \$96,719.59; increase since last examination, \$16,877.18.	
Amount of deposits received since last examination, including dividends credited, \$121,916.44.	
Amount of dividends declared since last examination, \$2,556.26.	
Amount paid out on account of deposits since last examination, \$105,039.26.	
Total amount loaned or invested in New Hampshire, \$86,229.32.	
Total amount loaned or invested in New England, \$86,229.32.	
Total amount loaned or invested out of New England, \$13,205.	
Largest amount loaned to any individual, corporation, or company, \$10,300.	
Number of single loans of \$1,000 or less to separate parties in the State, 25.	
Total number of loans in the State, 46.	

SCHEDULE OF BONDS OF THE SAVINGS DEPARTMENT OF THE NASHUA TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Nashua Street Railway Co., 6s.	\$7,000.00	\$7,000.00	\$7,000.00

NEW HAMPSHIRE TRUST COMPANY.—MANCHESTER.

HIRAM D. UPTON, *President*. LEONARD P. FOSTER, *Treasurer*.

Directors.—James F. Briggs, Wm. P. Chamberlain, S. M. Richards, Hiram A. Tuttle, Henry Allison, H. K. French, H. D. Upton, F. R. Clement, L. P. Foster, G. S. Dowley, G. C. Fisk, G. R. Eaton, Andrew Bunton, A. C. Tenney, John Loughton, C. C. Hayes, James Minot, L. M. French, W. L. Goodnow, John Robbie, R. G. Sullivan, C. E. York, J. W. Wheeler, E. F. Jones.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock	\$500,000.00	\$500,000.00
Surplus	37,124.94	37,124.94
Undivided profits	6,819.99	6,819.99
Debentures issued.....	\$3,985,050	
Debentures on hand.....	74,850	
	3,910,200.00	3,910,200.00
Business deposits.....	118,996.03	118,996.03
Certificates of deposit.....	76,825.62	76,825.62
Bills payable	52,523.98	52,523.98
Rediscounts.....	87,590.00	87,590.00
Due National Bank of Redemption..	28,043.30	28,043.30
Due Manchester National Bank.....	6,770.00	6,770.00
	\$4,824,893.86	\$4,824,893.86

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages (in hands of trustees) ..	\$3,674,705.53	\$3,674,705.53	\$3,674,705.53
Loans secured by local first mortgages.....	3,200.00	3,200.00	3,200.00
Loans on personal security (rediscounts).....	87,590.00	87,590.00	87,590.00
Loans on personal security (local) ..	138,465.47	138,465.47	138,465.47
Loans on personal security (Western).....	211,398.50	211,398.50	211,398.50
Loans on collateral security (local) ..	38,616.00	38,616.00	38,616.00
Overdrafts	511.52	511.52	511.52
Bonds	52,800.00	52,800.00	52,800.00
Warrants.....	30,702.37	30,702.37	30,702.37
Due from Western offices.....	179,514.12	179,514.12	179,514.12
Real estate accounts.....	94,281.99	94,281.99	94,281.99
Kennard building.....	116,716.27	116,716.27	116,716.27
Bills receivable.....	2,501.80	2,501.80	2,501.80
Premium account.....	89,489.64	89,489.64	89,489.64
Coupons due and overdue.....	40,529.55	40,529.55	40,529.55
Coupons purchased.....	57,138.24	57,138.24	57,138.24
Cash on hand and on deposit.....	6,732.86	6,732.86	6,732.86
	\$4,824,893.86	\$4,824,893.86	\$4,824,893.86

Incorporated 1885.

Examination August 4, 1893, by board of bank commissioners.

Treasurer's bond, \$45,000.

Bonds of other officers and agents of the company:

F. R. Clement, Minneapolis, Minn., \$60,000. Date of bonds, January, 1886, and June, 1891.

W. A. Scott, Fargo, North Dak., \$15,000. Date of bonds, June, 1890, and May, 1891.

C. G. Church, Watertown, South Dak., \$10,000. Date of bond, June, 1891.

C. E. Holland, Seward, Neb., \$10,000. Date of bond, May, 1892.

Clerks, F. A. Burke, A. S. Bunton, L. C. B. Burke, Jessie M. Palmer.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$4,500.

Indebtedness of directors as principal, \$3,500; as surety, \$1,350.

Capital stock paid in in cash, \$500,000.

Capital stock owned by officers of the company, \$129,000.

None of its capital stock is held by the company as collateral.

Indebtedness of officers and stockholders to the company as principal, \$3,500; as surety, \$1,350.

Rates of dividend to stockholders for the year 1891, 7 per cent.; 1892, 7 per cent.; January, 1893, 3½ per cent.

Loans made in western Minnesota, easterly tier of counties of North and South Dakota, in Seward and adjacent counties of Nebraska.

Amount loaned to date, \$8,862,691.45.

Amount of loans paid, \$4,282,738.88.

Amount unpaid and outstanding, \$4,579,952.57.

Amount of guaranteed loans outstanding, \$902,728.95.

Amount of real estate held by the company which has been acquired by foreclosure or otherwise on account of loans made, \$94,362.83.

Amount of real estate acquired by the company by foreclosure since its organization, which has been sold without loss or at a profit to the company, about \$650,000.

Amount of real estate acquired by the company by foreclosure since its organization, which has been sold at a loss to the company: In settlement of loans in default the loss has been about \$25,000.

Do you loan money on final receiver's receipts before issuance of patent? No.

What percentage of loans made the past two years is on unpatented lands? None.

How many and what amount of suspended or cancelled entries have you made on final proof loans? None.

Does the company inquire each year of the county officers, where land mortgaged as security for its loans is situate, whether taxes have been paid? Yes.

Does the company pay delinquent taxes or buy the certificates where not promptly paid by the debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES

Series.	Rate per ct.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeem- able.		Security.	Debentures.
A)	6	Various	10 and 20	5 years.	\$668,337.88	\$668,337.88	\$665,600.00
B)		dates.	years.				
C	6	1888	1898	1893	495,060.80	495,060.80	495,000.00
D	6	1888	1898	1893	488,848.09	488,848.09	488,800.00
E	6	1888	1898	1893	97,573.20	97,573.20	97,500.00
F	6	1889	1899	1894	496,077.26	496,077.26	496,000.00
G	6	1889	1899	1894	98,328.18	98,328.18	98,000.00
H	6	1889	1899	1894	494,397.06	494,397.06	494,300.00
I	6	1890	1900	1895	361,060.02	361,060.02	361,000.00
K	6	1891	1901	1896	301,298.92	301,298.92	300,800.00
L	6	1891	1901	1896	100,197.28	100,197.28	99,300.00
N	6	1892	1902	1897	50,183.80	50,183.80	50,000.00
Q	5	1893	1900	90 days.	25,861.13	25,861.13	24,250.00
					\$3,677,223.62	† \$3,677,223.62	\$3,670,550.00
J	6	1890	1895	90 days			\$70,000.00
M	6	1891	1896	90 days			80,000.00
O	6	1892	1902	90 days			90,500.00
N)	*6						14,000.00
N)							
P	6	1893	1903	90 days			60,000.00
							\$3,985,050.00

*Assumed bonds Northwestern Trust Co.

†Includes \$2,500 of bonds.

Total amount of debentures certified, \$3,985,050.

Less amount on hand, \$74,850.

Total liability for debenture bonds as per statement, \$3,910,200.

Trustees for debentures: Series A and B, James A. Weston and P. C. Cheney; Series C, D, E, F, G, H, I, K, L, and Q, Boston Safe Deposit and Trust Co., Boston, Mass.

SAVINGS DEPARTMENT.

STATEMENT.

Liabilities.

Amount due depositors.....	\$354,708.11	\$354,708.11
Guaranty fund.....	25,000.00	25,000.00
Interest.....	14,027.00	14,027.00
	<hr/> \$393,735.11	
Premium on bonds and stocks im- paired.....	24,690.00	
	<hr/> \$369,045.11	<hr/> \$393,735.11

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm and city mortgages.....	\$48,935.00	\$48,935.00	\$48,935.00
Loans secured by Western second mortgages.....	33,563.34	33,563.34	33,563.34
Loans secured by local real estate...	16,319.30	16,319.30	16,319.30
Loans on personal security.....	103,054.83	103,054.83	103,054.83
Loans on personal security (West- ern).....	40,254.00	40,254.00	40,254.00
Loans on collateral security.....	50,801.32	50,801.32	50,801.32
Loans on collateral security (West- ern).....	22,724.92	22,724.92	22,724.92
School district bonds.....	10,000.00	10,000.00	10,000.00
Miscellaneous bonds.....	14,000.00	14,000.00	14,000.00
Bank stock.....	2,310.00	27,000.00	27,000.00
Miscellaneous stocks.....	21,120.00	21,120.00	21,120.00
Cash in banking department.....	5,296.03	5,296.03	5,296.03
Cash on deposit in national banks...	628.12	628.12	628.12
Cash on hand.....	38.25	38.25	38.25
	<hr/> \$369,045.11	<hr/> \$393,735.11	<hr/> \$393,735.11

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From May 23, 1892, to August 3, 1893.

Gross earnings	\$40,852.39
Deduct interest paid out	\$8,888.11
Deduct state tax	3,500.27
Deduct other items charged off	3,200.00
	<hr/> 15,588.38
Net earnings	\$25,264.01
Dividend April, 1893	18,936.20
	<hr/>
To surplus	\$6,327.81

Surplus and interest, last examination	.	.	.	\$7,699.19
Increase	.	.	.	6,327.81

Surplus and interest, present examination	.	.	\$14,027.00
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Amount of deposits, \$354,708.11; decrease since last examination, \$46,826.30.

Amount of deposits received since last examination, including dividends credited, \$264,613.15.

Amount of dividends declared since last examination, \$18,936.20.

Amount paid out on account of deposits since last examination, \$311,439.45.

Total amount loaned or invested in New Hampshire, \$184,137.85.

Total amount loaned or invested in New England, \$184,137.85.

Total amount loaned or invested out of New England, \$209,597.26

Largest amount loaned to any individual, corporation, or company, \$25,000.

Number of single loans of \$1,000 or less to separate parties in the State, 167.

Total number of loans in the State, 196.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE NEW HAMPSHIRE TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
SCHOOL DISTRICT.			
Huron, S. Dak., Board of Education, 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
MISCELLANEOUS.			
Central Loan & Land Co., deb., 6s....	\$1,000.00	\$1,000.00	\$1,000.00
Dakota Investment Co., deb., 7s.....	1,000.00	1,000.00	1,000.00
Dakota Investment Co., deb., 6½s...	5,000.00	5,000.00	5,000.00
Manchester Electric Light Co., 6s....	1,000.00	1,000.00	1,000.00
The Electric Co., Manchester, 6s.....	6,000.00	6,000.00	6,000.00
STOCKS.	\$14,000.00	\$14,000.00	\$14,000.00
BANK.			
First National, Hutchinson, Kan.....	\$1,250.00	\$1,000.00	\$1,000.00
Hillsborough Bridge Guaranty Savings	1,060.00	1,000.00	1,000.00
Sioux Banking Co., Watertown, S.D..		25,000.00	25,000.00
	\$2,310.00	\$27,000.00	\$27,000.00
MISCELLANEOUS.			
Wahpeton Water Co., S. D.....	\$21,120.00	\$21,120.00	\$21,120.00

ROCHESTER LOAN AND BANKING COMPANY.— ROCHESTER.

EDWIN WALLACE, *President.*

JOHN L. COPP, *Cashier.*

Directors—Edwin Wallace, Stephen C. Meader, John W. Tebbetts, Charles E. Manson, G. W. Wattles, Charles F. Caverly, Elmer J. Smart, I. Salinger, Edward Josselyn, Sumner Wallace.

Investment Committee—Sumner Wallace, Charles F. Caverly, I. Salinger, Gurdon W. Wattles.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$100,000.00		\$100,000.00
Surplus.....	35,000.00		35,000.00
Interest.....	353.59		353.59
Debentures issued.....	\$260,753.65		
Debentures cancelled....	28,673.00		
Debentures outstanding.....	232,080.65		232,080.65
Business deposits.....	243,816.00		243,816.00
Certificates of deposit.....	44,027.17		44,027.17
Due savings department.....	21,389.53		21,389.53
	\$676,666.94		\$676,666.94

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages (in hands of trustees)..	\$218,920.93	\$218,920.93	\$218,920.93
Loans secured by Western first mortgages.....	77,909.25	77,909.25	77,909.25
Loans secured by Western second mortgages.....	10,239.65	10,239.65	10,239.65
Loans on personal security (Western).....	56,444.06	56,444.06	56,444.06
Loans on collateral security (Western).....	177,228.40	177,228.40	177,228.40
Warrants.....	486.95	486.95	486.95
Certificates of deposit.....	38,900.00	38,900.00	38,900.00
Real estate by foreclosure.....	837.74	837.74	837.74
Coupons advanced.....	286.28	286.28	286.28
Overdrafts.....	1,857.40	1,857.40	1,857.40
Cash on deposit in national banks....	73,689.79	73,689.79	73,689.79
Cash on hand.....	19,866.43	19,866.49	19,866.49
	\$676,666.94	\$676,666.94	\$676,666.94

Incorporated 1887.

Examination Dec. 6, 1893, by A. W. Baker and John Hatch.

Cashier's bond, \$40,000. Date of bond, April 15, 1889.

Bonds of other officers and agents of the company: G. W. Wattles, Carroll, Iowa, \$100,000. Date of bond, March 12, 1890.

Clerks, Edward L. Miles, Charles S. Buck.

Annual compensation of cashier, \$1,100.

Annual compensation of clerks, \$1,580.

Indebtedness of directors as principal, \$21,100.

Capital stock paid in in cash, \$100,000.

Capital stock owned by officers of the company, \$66,500.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$32,101.31.

Rates of dividends to stockholders since last examination, 6 per cent.

Loans are made in Carroll and Audubon counties, Iowa; Pierce, Custer, Holt, and Antelope counties, Nebraska.

Total amount loaned to date, \$3,931,632.13.

Total amount of loans paid, \$2,659,468.75.

Total amount of loans unpaid and outstanding, \$62,750.

Total amount of guaranteed loans outstanding, \$42,505.

Total amount of real estate held by the company which has been acquired by foreclosure or otherwise on account of loans made, \$33,787.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold without loss to the company, \$31,990.

Amount of real estate acquired by the company by foreclosure since its organization which has been sold at a loss to the company, none.

Do you loan money on final receiver's receipts before issuance of patent? No.

What percentage of loans made the past two years is on unpatented lands? Very small.

How many and what amount of suspended or cancelled entries have you on final proof loans? None.

Does the company inquire each year of the county officers, where land mortgaged as security for its loans is situate, whether taxes have been paid? Yes.

Does the company pay delinquent taxes or buy certificates where not promptly paid by debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A	6	1888	1898	1893	\$96,620.00	\$96,620 00	\$92,300.00
B	6	1890	1900	1895	122,300.93	122,300.93	114,100.00
C	5	1892	1897	30 days.			\$206,400.00
							25,680.65
					\$218,920.93	\$218,920.93	\$232,080.65

Total amount of debentures certified . . . \$260,753.65

Less amount cancelled and on hand . . . 28,673.00

Total liability for debenture bonds as per statement . 232,080.65

Percentage of loans securing debentures on which interest is in default for more than one year, none.

Trustees for debentures: Series A, Cochecho National Bank, Dover; Series B, Rochester Savings Bank.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$610,867.89		\$610,867.89
Surplus	25,824.96		25,824.96
Interest	14,805.78		14,805.78
Premium on bonds and stocks....	1,540.00		
	\$653,038.63		\$651,498.63

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$106,904.05	\$106,904.05	\$106,904.05
Loans secured by local real estate...	9,475.34	9,475.34	9,475.34
Loans on personal security.....	140,361.26	140,361.26	140,361.26
Loans on personal security (Western).....	105,492.25	105,492.25	105,492.25
Loans on collateral security.....	28,316.20	28,316.20	28,316.20
County, city, town, and district bonds.....	74,600.00	72,860.00	72,860.00
Railroad bonds.....	7,150.00	10,000.00	8,500.00
Miscellaneous bonds.....	81,500.00	81,000.00	81,000.00
Bank stock.....	71,700.00	71,700.00	71,200.00
Miscellaneous stocks	6,150.00	6,000.00	6,000.00
Cash on deposit in banking department.....	21,389.53	21,389.53	21,389.53
	\$653,038.63	\$653,498.63	\$651,498.63

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 15, 1892, to December 5, 1893.

Gross earnings	\$54,844.00
Deduct interest paid out	\$2,501.36
Deduct expenses	2,108.67
Deduct state tax	7,534.14
Carried to guaranty fund	10,000.00
	<hr/>
	22,144.17
Net earnings	\$32,699.83
Dividends December, 1892, June, 1893	22,545.55
	<hr/>
To surplus	\$10,154.28
Interest, last examination	\$4,651.50
Increase	10,154.28
	<hr/>
Interest, present examination	\$14,805.78
Amount of deposits, \$610,867.89 ; increase since last examination, \$31,004.16.	
Amount of deposits received since last examination, including dividends credited, \$237,867.32.	
Amount of dividends declared since last examination, \$22,545.55.	
Amount paid out on account of deposits since last examination, \$206,863.19.	
Total amount loaned or invested in New Hampshire, \$199,542.33.	
Total amount loaned or invested in New England, \$199,542.33.	
Total amount loaned or invested out of New England, \$451,956.30.	
Largest amount loaned to any individual, corporation, or company, \$25,031.20.	
Number of single loans of \$1,000 or less to separate parties in the State, 117.	
Total number of loans in the State, 146.	

E. H. ROLLINS & SONS.—CONCORD.

E. W. ROLLINS, *President.*J. S. PISHON, *Treasurer.*

Directors.—E. W. Rollins, F. W. Rollins, Montgomery Rollins,
H. H. Dudley, L. H. Carroll, W. G. Carter, J. Frank Seavey,
George A. Batchelder, J. S. Pishon.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$300,000.00		\$300,000.00
Surplus.....	155,000.00		155,000.00
Undivided profits.....	10,138.45		10,138.45
Debentures issued.....	\$250,000.00		
Debentures paid and on hand 72,350.00			
Debentures outstanding.....	177,650.00		177,650.00
Bills payable.....	723,500.00		723,500.00
Deposit awaiting investment.....	34,311.25		34,311.25
Due banks and bankers.....	8,876.53		8,876.53
Ledger credits.....	12,683.56		12,683.56
	\$1,422,159.79		\$1,422,159.79

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages (in hands of trustees)..	\$186,960.00	\$186,960.00	\$186,960.00
Loans secured by Western first mortgages.....	39,950.44	39,950.44	39,950.44
Loans secured by Western second mortgages.....	5,725.00	5,725.00	5,725.00
Loans on personal security (local)...	900.00	900.00	900.00
Loans on collateral security (local)...	1,402.00	1,402.00	1,402.00
Loans on collateral security (Western).....	864.00	864.00	864.00
Bonds.....	848,467.95	848,467.95	848,467.95
Stocks.....	20,670.72	20,670.72	20,670.72
Warrants.....	619.07	619.07	619.07
Due from sundry accounts.....	26,592.05	26,592.05	26,592.05
Real estate by foreclosure	13,183.92	13,183.92	13,183.92
Due from Western offices.....	119,625.01	119,625.01	119,625.01
Furniture and fixtures.....	3,218.00	3,218.00	3,218.00
Commissions account (debentures)...	8,387.79	8,387.79	8,387.79
Due from banks and bankers.....	44,731.85	44,731.85	44,731.85
Cash on deposit.....	83,254.37	83,254.37	83,254.37
Cash on hand.....	17,607.62	17,607.62	17,607.62
	\$1,422,159.79	\$1,422,159.79	\$1,422,159.79

Incorporated, 1889.

Examination January 23, 1894, by J. O. Lyford and A. W. Baker.
Clerks, E. W. Burleigh, J. E. Hills, C. E. Carlton, G. R. Leavitt,

C. L. Ayling, H. E. Russell, Elsie L. Johnson, Ida McKay,
Sarah A. Holt, Annie Laurie.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerks, \$7,610.

Indebtedness of directors as principal, none ; as surety, none.

Capital stock paid in in cash, \$300,000.00.

Capital stock owned by officers of the company, \$207,300.00.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, none.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate.	YEAR WHEN			Secured by pledge of 1st mortgage loans.	AMOUNT OF		
		Dated.	Due.	Redeemable.		Bonds.	Security.	Deben- tures.
A	6	1889	1899	1894	\$79,150.00		\$79,150.00	\$75,150.00
B	6	1890	1900	1895	59,360.00		59,360.00	56,000.00
C	6	1890	1900	1895	48,450.00	\$1,500.00	49,950.00	49,500.00
					\$186,960.00	\$1,500.00	\$188,460.00	\$180,650.00

Total amount of debentures certified . . . \$250,000.00

Less amount paid and on hand . . . 72,350.00

Total liability for debenture bonds, as per statement \$177,650.00

Percentage of loans securing debentures, on which interest is in
default for more than one year, none.

Trustees for debentures : American Loan and Trust Co., Boston.

SECURITY TRUST COMPANY.—NASHUA.

DAVID A. GREGG, *President*.F. S. SARGENT, *Treasurer*.

Directors—David A. Gregg, F. S. Sargent, L. C. Pattee, E. O. Blunt, L. F. Thurber, Ira Cross, G. A. Rollins, H. C. Phaneuf, Joseph Flather, C. H. Everest, G. B. Stevens, Elbert Wheeler, F. E. Anderson, Geo. B. Clifford, B. F. Prescott, E. H. Wason, D. E. Proctor, G. E. Anderson, Alfred Cooley, F. W. Maynard, Samuel Barrett.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$200,000.00	\$200 000.00
Undivided profits.....	14,469.55	14,469.55
Debentures issued..... \$216,000.00		
Debentures on hand..... 5,450.00		
Debentures outstanding.....	210,550.00	210,550.00
Business deposits.....	153,878.44	153,878.44
Certificates of deposit.....	354,120.69	354,120.69
Ledger balances.....	51,095.00	51,095.00
Treasurer's checks.....	2,451.53	2,451.53
Debenture bond interest account....	5,912.37	5,912.37
	\$992,477.58	\$992,477.58

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages (in hands of trustees)...	\$218,465.00	\$218,465.00	\$218,465.00
Loans secured by Western first mortgages.....	369,205.00	369,205.00	369,205.00
Loans on personal security (Western).....	218,994.70	218,994.70	218,994.70
Bonds.....	59,000.00	59,000.00	59,000.00
Overdrafts.....	191.13	191.13	191.13
Due from Western offices.....	113,557.74	113,557.74	113,557.74
Furniture and fixtures (safety deposit vault).....	5,000.00	5,000.00	5,000.00
Debenture bond interest account....	5,582.03	5,582.03	5,582.03
Cash on deposit.....	347.21	347.21	347.21
Cash on hand.....	2,134.77	2,134.77	2,134.77
	\$992,477.58	\$992,477.58	\$992,477.58

Incorporated Aug. 7, 1889.

Examination July 19, 1893, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, \$10,000, Jan. 16, 1892;
\$15,000, Jan. 1, 1892.

Clerk, John B. Tillotson.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerk, \$1,000.

Indebtedness of directors as principal, \$7,451.89; as surety, \$2,675.

Capital stock paid in in cash, \$200,000.

Capital stock owned by officers of the company, \$144,000.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the company, \$7,451.89.

Rate of dividend to stockholders for the year 1893, 3 per cent.

Loans are made in Grand Forks, Walsh, and Pembina counties,
North Dakota, and Polk county, Minn.

Total amount loaned to date, \$2,253,480.

Total amount of loans paid, \$1,306,024.

Total amount of loans unpaid and outstanding, \$947,456.

Total amount of real estate held by the company which has been
acquired by foreclosure or otherwise on account of loans made,
none.

Amount of real estate acquired by the company by foreclosure since
its organization which has been sold without loss to the company,
\$63,000.

Amount of real estate acquired by the company by foreclosure since
its organization which has been sold at a loss to the company,
none.

Do you loan money on final receiver's receipts before issuance of
patent? Seldom, only when patent is sure to issue.

What percentage of loans made the past two years is on unpatented
lands? Does not exceed 5 per cent.

How many and what amount of suspended or cancelled entries have
you on final proof loans? None.

Does the company inquire each year of the county officers where
land mortgaged as security for its loans is situate, whether taxes
have been paid? Yes.

Does the company pay delinquent taxes or buy certificates when not
promptly paid by debtors? Yes.

Has the company ever sold or pledged tax certificates or tax deeds
so acquired? No.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series. Rate.	YEAR WHEN.			Secured by pledge of 1st mortgage loans.	AMOUNT OF	
	Dated.	Due.	Redeemable.		Security.	Debentures.
A 6 $\frac{1}{2}$	1888	1898	1895	\$50,245.00	\$50,245.00	\$50,000.00
B 7	1888	1894	1891	51,250.00	51,250.00	50,000.00
C 6 $\frac{1}{2}$	1889	1899	1896 }	100,920.00	100,920.00	100,000.00
C 6	1890	1900	1895 }			
D 6	1891	1901	1896	16,050.00	16,050.00	16,000.00
				\$218,465.00	\$218,465.00	\$216,000.00

Total amount of debentures certified . . . \$216,000.00

Less amount on hand and with agents . . . 5,450.00

Total liability for debenture bonds as per statement . 210,550.00

Percentage of loans securing debentures on which interest is in default for more than one year, none.

Trustees for debentures, American Loan and Trust Company,
Boston.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$443,761.47		\$443,761.47
Guaranty fund.....	24,000.00		24,000.00
Interest.....	4,044.32		4,044.32
	\$471,805.79		\$471,805.79

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$91,715.00	\$91,715.00	\$91,715.00
Loans secured by Western city mortgages.....	55,700.00	55,700.00	55,700.00
Loans on personal security.....	17,091.89	17,091.89	17,091.89
Loans on personal security (Western).....	218,869.50	218,869.50	218,869.50
Loans on collateral security.....	9,375.00	9,375.00	9,375.00
Miscellaneous bonds.....	20,000.00	20,000.00	20,000.00
Miscellaneous stocks.....	7,500.00	7,500.00	7,500.00
Cash on deposit in banking department.....	51,500.00	51,500.00	51,500.00
Cash on hand.....	54.40	54.40	54.40
	\$471,805.79	\$471,805.79	\$471,805.79

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 18, 1892, to July 18, 1893.

Gross earnings	\$25,004.51
Deduct interest paid out	\$1,737.40
Carried to guaranty fund	5,000.00
	<hr/>
	6,737.40
Net earnings	\$18,267.11
Dividend, April, 1893	16,123.85
	<hr/>
To surplus	\$2,143.26
Interest, last examination	\$1,901.06
Increase	2,143.26
	<hr/>
Interest, present examination	\$4,044.32
Amount of deposits, \$443,761.47; increase since last examination, \$109,445.47.	
Amount of deposits received since last examination, including dividends credited, \$278,371.15.	
Amount of dividends declared since last examination, \$16,123.85.	
Amount paid out on account of deposits since last examination, \$168,935.35.	
Total amount loaned or invested in New Hampshire, \$78,021.29.	
Total amount loaned or invested in New England, \$78,021.29.	
Total amount loaned or invested out of New England, \$393,784.50.	
Largest amount loaned to any individual, corporation, or company, \$20,000.	
Number of single loans of \$1,000 or less to separate parties in the State, 20.	
Total number of loans in the State, 27.	

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
SECURITY TRUST COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
MISCELLANEOUS.			
Aberdeen Light and Fuel Co., S. Dak., 6s.....	\$20,000.00	\$20,000.00	\$20,000.00
STOCKS.			
MISCELLANEOUS.			
North Dakota Milling Co., Grand Forks.....	\$7,500.00	\$7,500.00	\$7,500.00

WHITEFIELD BANK AND TRUST COMPANY.— WHITEFIELD.

FRANK P. BROWN, *President*.FRED W. PAGE, *Treasurer*.

Directors—Frank P. Brown, E. M. Bray, M. H. Bowker, G. W. Darling, G. W. Libbey, W. G. Brown, M. T. Libbey, E. J. Ross, C. H. Gordon, B. C. Garland, C. J. Parcher, Jeremy Dexter, W. H. Bailey, J. L. McGregor, George S. Gove.

Investment Committee—Frank P. Brown, E. M. Bray, M. H. Bowker, B. C. Garland.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$30,000.00		\$30,000.00
Undivided profits.....	614.42		614.42
Business deposits.....	30,195.72		30,195.72
Certificates of deposit.....	30.00		30.00
Treasurer's checks.....	1,473.65		1,473.65
	<u>\$62,313.79</u>		<u>\$62,313.79</u>

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans on local real estate.....	\$8,400.00	\$8,400.00	\$8,400.00
Loans on personal security.....	34,490.99	34,490.99	34,490.99
Loans on personal security (West- ern).....	1,000.00	1,000.00	1,000.00
Loans on collateral security.....	2,177.00	2,177.00	2,177.00
Furniture and fixtures.....	400.00	400.00	400.00
Overdrafts.....	179.70	179.70	179.70
Cash on deposit.....	12,394.50	12,394.50	12,394.50
Cash on hand.....	3,271.60	3,271.60	3,271.60
	<u>\$62,313.79</u>	<u>\$62,313.79</u>	<u>\$62,313.79</u>

Incorporated 1891.

Examination Nov. 7, 1893, by A. W. Baker and John Hatch.

Treasurer's bond, \$25,000. Date of bond, Nov. 9, 1892.

Annual compensation of treasurer, \$800.

Indebtedness of directors to savings department as principal,
\$11,535.81; as surety, \$28,397.65.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors.....	\$53,554.63		\$53,554.63
Interest.....	1,052.91		1,052.91
	\$54,607.54		\$54,607.54

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$1,850.00	\$1,850.00	\$1,850.00
Loans secured by local real estate...	10,692.00	10,692.00	10,692.00
Loans on personal security.....	37,517.06	37,517.06	37,517.06
Loans on personal security (Western).....	474.77	474.77	474.77
Loans on collateral security.....	600.88	600.88	600.88
Cash on deposit in banking department.....	3,472.83	3,472.83	3,472.83
	\$54,607.54	\$54,607.54	\$54,607.54

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From November 29, 1892, to November 7, 1893.

Gross earnings	\$2,681.50
Deduct interest paid out	\$285.69
Deduct state tax	775.09
Deduct other items charged off	128.69
	<u>1,189.47</u>
Net earnings	\$1,492.03
From trust department	67.13
	<u>\$1,559.16</u>
Dividend June, 1893	\$1,559.16
Surplus and interest, last examination	\$1,120.04
From trust department	67.13
	<u>\$1,052.91</u>
Surplus and interest, present examination	\$1,052.91
Amount of deposits, \$53,554.63; increase since last examination, \$10,886.53.	
Amount of deposits received since last examination, including dividends credited, \$64,849.98.	
Amount of dividends declared since last examination, \$1,559.16.	

Amount paid out on account of deposits since last examination,
\$53,963.45.

Total amount loaned or invested in New Hampshire, \$52,282.77.

Total amount loaned or invested in New England, \$52,282.77.

Total amount loaned or invested out of New England, \$2,324.77.

Largest amount loaned to any individual, corporation, or company,
\$8,538.88.

Number of single loans of \$1,000 or less to separate parties in the
State, 198.

Total number of loans in the State, 203.

WOLFEBOROUGH LOAN AND BANKING COMPANY.— WOLFEBOROUGH.

JOHN W. SANBORN, *President*. CHARLES F. PIPER, *Treasurer*.

Directors—John W. Sanborn, John L. Peavey, James E. French,
Frank Jones, Chas. B. Gafney, Aldo M. Rumery, John H.
Beacham.

Investment Committee—John W. Sanborn, Frank Jones, Charles
B. Gafney, James E. French, John H. Beacham.

STATEMENT.

TRUST AND BANKING DEPARTMENT.

Liabilities.

Capital stock.....	\$50,000.00		\$50,000.00
Surplus.....	4,770.60		4,770.60
Interest.....	616.81		616.81
Business deposits.....	58,046.47		58,046.47
	\$113,433.88		
Premium on bonds and stocks im- paired.....	1,600.00		
	\$111,833.88		\$113,433.88

Assets.

	Market Value June 28, 1892.	Par Value.	Value on Books.
Loans on personal security.....	\$37,932.83	\$37,932.83	\$37,932.83
Loans on personal security (West- ern).....	7,500.00	7,500.00	7,500.00
Loans on collateral security.....	15,010.00	15,010.00	15,010.00
Stocks.....	16,000.00	17,600.00	17,600.00
Bank building.....	7,000.00	7,000.00	7,000.00
Cash on deposit.....	19,091.33	19,091.33	19,091.33
Cash on hand.....	9,299.72	9,299.72	9,299.72
	\$111,833.88	\$113,433.88	\$113,433.88

Incorporated 1889.

Examination Dec. 12, 1893, by John Hatch.

Treasurer's bond, \$30,000. Date of bond, Feb. 1, 1893.

Annual compensation of treasurer, \$1,000.

Indebtedness of directors as principal, \$500; as surety, \$5,300.

Capital stock paid in in cash, \$50,000.

Capital stock owned by officers of the company, \$19,500.

None of its capital stock is held by the company as collateral.

Amount of indebtedness of officers and stockholders to the com
pany, \$500.

SAVINGS DEPARTMENT.

Liabilities.

Amount due depositors	\$178,322.01		\$178,322.01
Interest.....	3,096.93		3,096.93
Premium on bonds and stocks.....	1,335.00		
	\$182,753.94		\$181,418.94

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$6,750.00	\$6,750.00	\$6,750.00
Loans secured by Western city mortgages	5,675.00	5,675.00	5,675.00
Loans secured by local real estate...	20,936.50	20,936.50	20,936.50
Loans on personal security.....	34,970.76	34,970.76	34,970.76
Loans on personal security (Western).....	5,000.00	5,000.00	5,000.00
Loans on collateral security.....	15,459.32	15,459.32	15,459.32
Loans on collateral security (Western).....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds.....	24,440.00	24,000.00	23,965.00
Railroad bonds.....	3,000.00	3,000.00	2,700.00
Miscellaneous bonds	42,350.00	42,000.00	41,840.00
Miscellaneous stocks.....	1,550.00	1,500.00	1,500.00
Real estate by foreclosure.....	8,000.00	8,000.00	8,000.00
Cash on deposit in banking department.....	9,616.36	9,616.36	9,616.36
Cash on hand.....	6.00	6.00	6.00
	\$182,753.94	\$181,913.94	\$181,418.94

STATEMENT OF EARNINGS SINCE LAST EXAMINATION.

From October 11, 1892, to December 12, 1893.

Gross earnings	\$11,952.90
Deduct interest paid out	\$433.51
Deduct state tax	1,700.41
Deduct other taxes	105.00
Transferred to banking department	3,072.82
	<hr/> 5,311.74
Net earnings	\$6,641.16
Dividends, Jan. and July, 1893,	5,662.20
	<hr/>
To surplus	\$978.96
Surplus and interest, last examination	\$2,117.97
Increase	978.96
	<hr/>
Surplus and interest, present examination	\$3,096.93

Amount of deposits, \$178,322.01; increase since last examination, \$46,124.29.

Amount of deposits received since last examination, including dividends credited, \$106,280.37.

Amount of dividends declared since last examination, \$5,662.20.

Amount paid out on account of deposits since last examination, \$60,156.08.

Total amount loaned or invested in New Hampshire, \$82,488.94.

Total amount loaned or invested in New England, \$93,348.94.

Total amount loaned or invested out of New England, \$88,070.00.

Largest amount loaned to any individual, corporation, or company, \$13,000.

Number of single loans of \$1,000 or less to separate parties in the State, 137.

Total number of loans in the State, 152.

SCHEDULE OF BONDS AND STOCKS OF THE SAVINGS DEPARTMENT
OF THE WOLFEBOROUGH LOAN AND BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Cincinnati, Newport & Covington, 5s	\$3,000.00	\$3,000.00	\$2,700.00
COUNTY.			
Kittitass, Wash., 6s.....	\$3,060.00	\$3,000.00	\$3,060.00
CITY AND TOWN.			
Dayton, Wash., 6s.....	\$4,080.00	\$4,000.00	\$4,020.00
Ogden, Utah, 6s.....	2,100.00	2,000.00	2,060.00
Redland, Cal., 6s.....	5,200.00	5,000.00	5,200.00
Salt Lake City, Utah, 5s.....	10,000.00	10,000.00	9,625.00
	\$21,380.00	\$21,000.00	\$20,905.00
MISCELLANEOUS.			
Front Street Cable Railway Co., Seattle, 6s.....	\$5,100.00	\$5,000.00	\$5,050.00
Eastman Freight Car Heater Co., Me., 6s.....	5,250.00	5,000.00	5,000.00
Auburn City Railway Co., N. Y., 6s...	3,000.00	3,000.00	3,030.00
Denver City Cable Railway Co., 6s...	5,000.00	5,000.00	5,000.00
Salt Lake City Gas Co., Utah, 6s.....	3,000.00	3,000.00	3,000.00
Evansville Street Railway, Ind., 6s...	5,000.00	5,000.00	5,000.00
Towanda Water-Works, Pa., 5s.....	5,000.00	5,000.00	4,900.00
Cottage City Water Co., Mass., 5s....	3,000.00	3,000.00	2,910.00
Duluth Transfer Railway Co., 6s.....	5,000.00	5,000.00	5,000.00
Winchester Land Associates, 6s.....	3,000.00	3,000.00	2,950.00
	\$42,350.00	\$42,000.00	\$41,840.00
STOCKS.			
MISCELLANEOUS.			
Lancaster Trust Co.....	\$1,050.00	\$1,000.00	\$1,000.00
Nashua Trust Co.....	500.00	500.00	500.00
	\$1,550.00	\$1,500.00	\$1,500.00

WOODSVILLE LOAN AND BANKING COMPANY.—
WOODSVILLE.

C. R. GIBSON, *President*.

R. A. HORNER, *Treasurer*.

Directors—C. R. Gibson, Ira Whitchee, S. P. Carbee, C. B. Griswold, D. J. Whitchee, E. G. Parker, W. G. Gilchrist, R. A. Horner, A. N. Blandin.

Investment Committee.—C. R. Gibson, R. A. Horner, E. G. Parker, D. J. Whitchee, A. N. Blandin.

STATEMENT.

Liabilities.

Capital stock.....	\$20,000.00		\$20,000.00
Surplus.....	2,000.00		2,000.00
Interest.....	266.53		266.53
Business deposits.....	43,139.85		43,139.85
Overdraft.....	5,000.00		5,000.00
Premium on bonds and stocks.....	40.00		
	\$70,446.38		\$70,406.38

Assets.

	Market Value June 28, 1893.	Par Value.	Value on Books.
Loans secured by Western first mortgages.....	\$5,500.00	\$5,500.00	\$5,500.00
Loans secured by local first mortg's.....	2,000.00	2,000.00	2,000.00
Loans on personal security.....	20,216.35	20,216.35	20,216.35
Loans on collateral security.....	4,699.92	4,699.92	4,699.92
Bonds.....	14,790.00	14,750.00	14,750.00
Stocks.....	700.00	700.00	700.00
Warrants.....	4,418.96	4,418.96	4,418.96
Overdrafts.....	73.74	73.74	73.74
Cash on deposit.....	9,237.71	9,237.71	9,237.71
Cash on hand.....	8,809.70	8,809.70	8,809.70
	\$70,446.38	\$70,406.38	\$70,406.38

Incorporated 1891.

Examination Nov. 21, 1893, by A. W. Baker.

Treasurer's bond, \$25,000. Date of bond, Oct. 6, 1891.

Clerks, John G. Marston, C. C. Whitchee.

Annual compensation of treasurer, \$950.

Annual compensation of clerks, paid by treasurer.

Indebtedness of directors as principal, \$852; as surety, \$250.

Capital stock paid in in cash, \$20,000.

Capital stock owned by officers of the company, \$5,100.

Amount of indebtedness of officers and stockholders to the company, \$1,102.00.

BUILDING AND LOAN ASSOCIATIONS.

BERLIN BUILDING AND LOAN ASSOCIATION.— BERLIN FALLS.

JOHN GOEBEL, *President.*

CYRUS L. DOE, *Secretary.*

JAMES M. LAVIN, *Treasurer.*

Directors—F. D. Bartlett, J. Howard Wight, W. H. Gerrish, A. M. Stahl, F. A. Colby, J. B. Noyes, J. A. Burbank, F. F. Bisbee, J. A. Letourneau, A. N. Gilbert.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$28,500.00	Dues, capital.....	\$24,824.50
Loans on shares.....	1,000.00	Interest.....	2,470.38
Permanent expense account	500.00	Premiums.....	4,434.62
Temporary expense account	311.55	Fines.....	146.42
Cash in hand of treasurer...	2,750.37	Transfer fees.....	7.40
		Interest (bank balance)...	69.60
		Prepaid stock.....	1,000.00
		Admission fees.....	109.00
	\$33,061.92		\$33,061.92

Number of share-holders, last examination	.	.	.	190
Number added during the year	.	.	.	71
Total	.	.	.	261

Number whose shares have been withdrawn, 27.

Number of share-holders Nov. 30, 1893, 234.

Date of organization, Sept. 11, 1890.

Commenced business, Sept. 30, 1890.

Examination Jan. 24, 1894. by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$62 per share.

Lowest premium received during the year for loans sold, \$27 per share.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000 ; salary of secretary, \$150.

Bond of treasurer, \$10,000 ; salary of treasurer, \$50.

CONCORD BUILDING AND LOAN ASSOCIATION.— CONCORD.

ORRIN F. SWAIN, *President*. FRANK H. LOCKE, *Secretary*.
NATHANIEL E. MARTIN, *Treasurer*.

Directors—Orrin F. Swain, William A. Thompson, Frank H. Locke, Nathaniel E. Martin, Seth R. Dole, James R. Hosking, Frank P. Quimby, Charles G. Blanchard, Joseph H. Jackman, Clifton W. Drake, Hamilton A. Kendall, Henry H. Chase.

ASSETS.		LIABILITIES.	
Loans on real estate	\$211,400.00	Dues, capital	\$162,307.00
Loans on shares	4,100.00	Interest	20,748.28
Permanent expense account	122.30	Premiums	29,560.49
Temporary expense acc't...	71.65	Fines	86.41
		Membership fee	20.00
		Overdraft	2,971.77
	\$215,693.95		\$215,693.95

Number of share-holders, last examination	626
Number added during the year	120
Total	746

Number whose shares have been withdrawn, 93 ; forfeited, 1.

Number of share-holders November 30, 1893, 652.

Date of organization, September 7, 1887.

Commenced business, September 21, 1887.

Examination January 18, 1894, by John Hatch.

Largest number of shares held by any one member, 15.

Highest premium received during the year for loans sold, \$35.75 per share.

Lowest premium received during the year for loans sold, \$23.00 per share.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000 ; salary of secretary, \$700.

Bond of treasurer, \$10,000 ; salary of treasurer, \$100.

Receipts and Disbursements since the last Examination, December 6, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$48,707.00	Real estate loans.....	\$65,700.00
Interest.....	10,173.00	Share loans	4,100.00
Premiums.....	9,511.88	Dues, capital (withdrawn).....	3,514.00
Fines	376.98	Profits, capital (withdrawn).....	337.49
Real estate loans repaid....	3,800.00	Temporary expenses.....	1,055.24
Share loans repaid.....	1,000.00	Permanent expenses.....	20.25
Membership fees.....	60.00	Insurance.....	20.00
Overdraft.....	2,971.77	Overdraft.....	1,853.65
	\$76,600.63		\$76,600.63

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.													Total.
	1	2	3	4	5	6	7	8	9	10	11	12	13	
In force Dec. 6, 1892.....	200	146	336	482	355	320	419	602	456	267	247			3,830
Issued during the year....												357	272	629
Total.....	200	146	336	482	355	320	419	602	456	267	247	357	272	4,459
Withdrawn during the year.....	2		7	14	6	20	13	11	18	7	1			99
Forfeited during the year.....								5		5	5			15
Total	2		7	14	6	20	13	16	18	12	6			114
In force Nov. 30, 1893.....	198	146	329	468	349	300	406	586	438	255	241	357	272	4,345
Pledged for real estate loans	54	27	77	110½	109	65	116½	94	160½	49	66	71	57½	1,057
Pledged for share loans...	12	15	15	26	5					20				93

DOVER CO-OPERATIVE BANK.—DOVER.

J. FRANK SEAVEY, *President.* HERBERT C. GRIME, *Secretary.*JAMES F. GOODWIN, *Treasurer.*

Directors—J. Frank Seavey, William D. Sawyer, Hiram F. Snow,
 Lyman L. Gerry, Marshall B. Hammond, Frank B. Williams,
 Charles H. Trickey, John Hennon, Robert Hamilton, Elijah E.
 Roberts, John H. Brackett.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$20,100.00	Dues, capital.....	\$19,930.00
Loans on shares.....	1,210.00	Profits (all series).....	918.15
Permanent expense account	193.95	Interest.....	588.25
Temporary expense ac- count.....	123.93	Premiums.....	3.45
Cash in hands of treasurer..	43.74	Fines	28.56
Cash in hands of secretary..	97.39	Forfeited shares account..	212.22
		Withdrawal profits.....	36.56
		Forfeiture profits.....	3.67
		Notes payable.....	47.26
		Profit and loss.....	.89
	\$21,769.01		\$21,769.01

Number of share-holders, last examination	159
Number added during the year	39
Total	198

Number whose shares have been withdrawn, 37. Forfeited, 2.

Number of share-holders November 30, 1893, 159.

Date of organization, June, 1890.

Commenced business, Sept. 16, 1890.

Examination Jan. 19, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium per cent. received during the year for loans sold, 30.

Lowest premium per cent. received during the year for loans sold, 0.

Largest loan to any one member, \$3,600.

Smallest loan to any one member, \$50.

Bond of secretary, \$2,000; salary of secretary, \$100.

Bond of treasurer, \$1,000; salary of treasurer, \$25.

*Receipts and Disbursements since last Examination, Dec. 9,
1892, to Nov. 30, 1893.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$9,387.00	Real estate loans.....	\$5,600.00
Interest.....	1,063.15	Share loans.....	1,320.00
Premiums.....	5.25	Dues, capital (withdrawn)...	3,480.00
Fines.....	44.13	Dues, capital (forfeited)...	13.85
Share loans repaid.....	350.00	Profits, capital (withdrawn)	187.58
Withdrawal profits.....	43.26	Temporary expenses.....	254.07
Forfeiture profits.....	4.09	Permanent expenses.....	25.00
Forfeited shares.....	159.14	Overdraft.....	168.55
H. C. Grime, cash.....	47.26	Cash in hands of treasurer	43.74
Cash on hand last examina- tion.....	86.90	Cash in hands of secretary	97.39
	\$11,190.18		\$11,190.18

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.							Total.
	1	2	3	4	5	6	7	
In force Dec. 9, 1892.....	393	61	30	55	174			713
Issued during the year.....						155	68	223
Total.....	393	61	30	55	174	155	68	936
Withdrawn during the year...	68	5	6	10	31	32	5	157
Forfeited.....	7		3					10
Total.....	75	5	9	10	31	32	5	167
In force Nov. 30, 1893.....	318	56	21	45	143	123	63	769
Pledged for real estate loans..	5	5	3	43	18	15	14	103
Pledged for share loans.....	45	5				10		60

THE EXETER CO-OPERATIVE BANK.—EXETER.

WM. BURLINGAME, *President*. WM. H. BELKNAP, *Secretary*.WILLIAM H. BELKNAP, *Treasurer*.

Directors—Albert S. Wetherell, John E. Young, Rufus N. Elwell,
 Geo. N. Julian, Geo. M. Perkins, Patrick Connor, Samuel P.
 Chase, Arthur F. Cooper, Charles E. Warren.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$13,150.00	Dues, capital.....	\$13,231.00
Loans on shares.....	650.00	Interest.....	846.72
Permanent expense account	100.00	Premiums.....	97.92
Temporary expense ac- count.....	148.72	Fines.....	101.80
Unpaid interest.....	32.50	Transfer fees.....	1.50
Unpaid premiums.....	2.45	Withdrawal profits.....	36.29
Unpaid fines.....	32.19	Forfeiture profits.....	12.14
Unpaid forfeiture and with- drawal profits.....	13.66	Interest, bank balance.....	46.64
Cash National Bank, Ex- eter.....	99.83		
Cash Old Colony Trust Co..	129.44		
Cash in hand of treasurer...	15.22		
	\$14,374.01		\$14,374.01

Number of share-holders, last examination	142
Number added during the year	33

Total	175
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Number whose shares have been withdrawn, 23; forfeited, 4.

Number of share-holders November 30, 1893, 148.

Date of organization, February, 1892.

Commenced business March, 1892.

Examination Jan. 16, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest per cent. received during the year for loans sold, 45.

Lowest per cent. received during the year for loans sold, 5.

Largest loan to any one member, \$2,000.

Smallest loan to any one member, \$50.

Bond of secretary, { \$2,000.	Salary of secretary, { \$62.50.
Bond of treasurer, {	Salary of treasurer, {

Receipts and Disbursements since the last examination, December 29, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$8,464.00	Real estate loans.....	\$7,050.00
Interest.....	637.25	Share loans.....	650.00
Premiums.....	72.11	Dues, capital (withdrawn)	1,698.00
Fines.....	73.12	Dues, capital (forfeited)...	235.00
Transfer fees.....	.50	Profits, capital (withdrawn)	63.08
Real estate loans repaid...	300.00	Profits, capital (forfeited)	8.40
Withdrawal profits.....	32.56	Temporary expenses.....	50.40
Forfeiture profits.....	10.30	Permanent expenses.....	100.00
Interest, bank balance.....	29.24	Due borrowers.....	150.00
Cash on hand last examination.....	630.29	Cash on hand.....	244.49
	\$10,249.37		\$10,249.37

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.				Total.
	1	2	3	4	
In force Dec. 29, 1892.....	629	116			745
Issued during the year.....		20	109	94	223
Total.....	629	136	109	94	968
Withdrawn during the year.....	102	21	13		136
Forfeited during the year.....	20	1	1		22
Total.....	122	22	14		158
In force Nov. 30, 1893.....	507	114	95	94	810
Pledged for real estate loans.....	89		11	14	114
Pledged for share loans.....	20	4			24

FRANKLIN BUILDING AND LOAN ASSOCIATION.—
FRANKLIN.

E. G. LEACH, *President*.

O. A. TOWNE, *Secretary*.

R. G. BURLEIGH, *Treasurer*.

Directors—R. G. Burleigh, J. W. Staples, F. H. Chapman, O. A. Towne, Michael Duffy, Sumner Marvin, A. W. Page, Alonzo Messer, J. K. Judkins.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$46,372.00	Dues, capital.....	\$42,184.00
Loans on shares.....	3,894.00	Profits (all series).....	1,375.84
Permanent expense account	1,761.80	Interest.....	5,802.87
Unpaid interest.....	300.50	Premiums.....	3,901.99
Cash in hands of treasurer..	1,313.13	Fines.....	118.93
		Dues advanced.....	39.00
		Interest advanced.....	4.00
		Membership fees.....	214.80
	\$53,641.43		\$53,641.43

Number of share-holders, last examination	183
Number added during the year	28
Total	211

Number whose shares have been withdrawn, 37.

Number of share-holders November 30, 1893, 174.

Date of organization, December, 1887.

Commenced business, January, 1888.

Examination February 27, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$28.50 per share.

Lowest premium received during the year for loans sold, \$11.00 per share.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$80.

Bond of secretary, \$500.00 ; salary of secretary, \$250.

Bond of treasurer, \$1,000.00.

Receipts and Disbursements since last Examination, December 13, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$11,614.00	Real estate loans.....	\$11,400.00
Interest.....	2,565.68	Share loans.....	600.00
Premiums.....	931.81	Dues, capital (withdrawn)	5,927.00
Fines.....	19.53	Profits, capital (withdrawn)	765.10
Real estate loans repaid....	3,687.00	Temporary expenses.....	534.00
Share loans repaid.....	450.00	Taxes.....	75.18
Admission fees.....	14.00	Cash on hand.....	1,313.13
Cash on hand last examination.....	1,332.39		
	\$20,614.41		\$20,614.41

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.												Total.
	1	2	3	4	5	6	7	8	9	10	11	12	
In force Dec. 13, 1892....	272	34	168	63	64	69	125	42	91	48			976
Issued during the year.											156	52	208
Total.....	272	34	168	63	64	69	125	42	91	48	156	52	1,184
Withdrawn during the year.....	38		27	1	4	21	25	25	11	9	37		198
Total.....	38		27	1	4	21	25	25	11	9	37		198
In force Nov. 30, 1893....	234	34	141	62	60	48	100	17	80	39	119	52	986
Pledged for real estate loans.....	41	5	27	16		16	25	13	23	24	35	17	242
Pledged for share loans	21		8	15		3	6						53

HOME BUILDING AND LOAN ASSOCIATION.— NASHUA.

CHARLES H. BURKE, *President*.

B. A. PEASE, *Secretary*.

ELMER E. JOHNSON, *Treasurer*.

Directors—Bradford Allen, Frank E. Anderson, Charles H. Burke,
John K. Hall, Elmer E. Johnson, Albert T. Laton, Horace C.
Phaneuf, Augustus W. Shea, Lester F. Thurber.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$18,850.00	Dues, capital.....	\$18,302.00
Loans on shares.....	150.00	Interest.....	1,011.50
Permanent expense acct....	726.13	Premiums.....	1,889.88
Estate L. E. Gay.....	6.91	Fines.....	47.46
Cash in hands of treasurer.	1,820.12	Interest (bank balance)...	18.60
		Due borrowers.....	283.72
	\$21,553.16		\$21,553.16

Number of share-holders, last examination	.	.	.	121
Number added during the year	.	.	.	32

Total	.	.	.	153
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Number whose shares have been withdrawn, 17.

Number share-holders November 30, 1893, 136.

Date of organization, November 3, 1891.

Commenced business January 7, 1892.

Examination February 15, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$22.00
per share.

Lowest premium received during the year for loans sold, \$16.00
per share.

Largest loan to any one member, \$3,800.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000. Salary of secretary, \$250.

Bond of treasurer, \$5,000. Salary of treasurer, \$50.

Receipts and Disbursements since the last Examination, December 28, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$11,649.00	Real estate loans.....	\$7,681.81
Interest	837.25	Share loans.....	136.50
Premiums	634.88	Dues, capital (withdrawn).....	4,418.00
Fines.....	33.69	Profits, capital (withdrawn).....	122.38
Interest (bank balance).....	18.60	Permanent expenses.....	303.33
Cash on hand last examination.....	1,943.60	Premiums.....	634.88
		Cash on hand.....	1,820.12
	\$15,117.02		\$15,117.02

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.				Total.
	1	2	3	4	
In force Dec. 28, 1892.....	716	64			780
Issued during the year.....		1	154	74	229
Total.....	716	65	154	74	1,008
Withdrawn during the year...	139	8	16	25	188
In force Nov. 30, 1893.....	577	57	138	49	821
Pledged for real estate loans..	55½	22	18	1½	97
Pledged for share loans.....	34				34

LACONIA BUILDING AND LOAN ASSOCIATION.— LACONIA.

EDMUND TETLEY, *President.*

A. C. MOORE, *Secretary.*

C. W. TYLER, *Treasurer.*

Directors—C. W. Tyler, C. W. Vaughan, W. F. Knight, C. F. Richards, F. P. Webster, F. G. Berry, A. C. Moore, C. J. Austin, W. S. Baldwin, S. S. Jewett, A. S. Gordon, A. J. Farrar.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$97,000.00	Dues, capital.....	\$83,000.00
Loans on shares.....	300.00	Profits (all series).....	16,137.31
Temporary expense acc't..	191.17	Interest.....	2,375.50
Real estate by foreclosure..	1,888.05	Premiums.....	1,133.25
Cash in hands of treasurer..	3,802.64	Fines.....	82.70
		Transfer fees.....	1.40
		Surplus.....	136.15
		Withdrawal profits.....	100.05
		Forfeiture profits.....	161.56
		Membership fees.....	7.50
		Retired shares.....	46.44
	\$103,181.86		\$103,181.86

Number of share-holders, last examination 396
 Number added during the year 73

Total 469

Number whose shares have been withdrawn, 26; forfeited, 7;
 retired, 3; transferred, 28.

Number of share-holders Nov. 30, 1893, 405.

Date of organization, Jan. 17, 1888.

Commenced business, Jan. 31, 1888.

Examination, Feb. 1, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$44.50
 per share.

Lowest premium received during the year for loans sold, \$5 per
 share.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$1,000; salary of secretary, \$500.

Bond of treasurer, \$5,000; salary of treasurer, \$100.

Receipts and Disbursements since the last Examination, December 9, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$26,830.00	Real estate loans.....	\$23,942.78
Interest.....	4,982.00	Share loans.....	100.00
Premiums.....	3,142.75	Dues, capital (withdrawn)	4,988.00
Fines.....	170.60	Dues, capital (forfeited) ..	342.00
Transfer fees.....	3.90	Dues, capital (retired).....	5,433.00
Share loans repaid.....	200.00	Profits, capital (withd'wn).	613.97
Withdrawal profits.....	160.18	Profits, capital (forfeited) ..	167.64
Forfeiture profits.....	163.97	Profits, capital (retired)....	1,774.74
Membership fees.....	34.00	Temporary expenses.....	754.40
Cash on hand last examination.....	6,288.37	Forfeited shares.....	25.16
		Real estate account.....	31.44
		Cash on hand.....	3,802.64
	\$41,975.77		\$41,975.77

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.												Total.
	1	2	3	4	5	6	7	8	9	10	11	12	
In force Dec. 9, 1892....	355	210	117	101	112	198	299	300	284	229			2,205
Issued during the year.										1	277	117	395
Total.....	355	210	117	101	112	198	299	300	284	230	277	117	2,600
Withdrawn during the year.....	4	9	4	2		13	24	73	39	14	40	5	227
Forfeited during the year.....	6					4	1	1		12	2		26
Retired during the year	72	15											87
Total.....	82	24	4	2		17	25	74	39	26	42	5	340
In force Nov. 30, 1893...	273	186	113	99	112	181	274	226	245	204	235	112	2,260
Pledged for real estate loans.....	42	52	24	22	17	35	85	29	40	57	63	25	491
Pledged for share loans	2	4											6

LANCASTER BUILDING AND LOAN ASSOCIATION.— LANCASTER.

JOHN L. MOORE, *President*. IVAN W. QUIMBY, *Secretary*.
IVAN W. QUIMBY, *Treasurer*.

Directors—George E. Stevens, Fred S. Linscott, Rollin B. Brown,
Ivan W. Quimby, John L. Moore, Frank D. Hutchins, Thomas
C. Beattie.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$2,000.00	Dues, capital.....	\$2,629.00
Temporary expense acc't...	106.70	Interest.....	46.50
Cash in hands of treasurer.	123.00	Premiums.....	165.00
	745.75	Fines.....	1.70
		Transfer fees.....	.25
		Withdrawal profits.....	10.00
	\$2,852.45		\$2,852.45

Number of share-holders October 30, 1893, 70.

Date of organization, April, 1893.

Commenced business, April, 1893.

Examination November 10, 1893, by A. W. Baker.

Largest number of shares held by any one member, 25.

Largest loan to any one member, \$1,400.

Salary of secretary and treasurer not fixed.

Bond of secretary and treasurer, \$5,000.

*Receipts and Disbursements since Organization, to October 30,
1893.*

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$2,752.00	Real estate loans.....	\$2,000.00
Interest.....	46.50	Dues capital (withdrawn)..	113.00
Premiums.....	165.00	Temporary expenses.....	106.70
Fines.....	1.70	Cash on hand....	745.75
Transfer fees.....	.25		
	\$2,95.45		\$2,965.45

MANCHESTER BUILDING & LOAN ASSOCIATION.—
MANCHESTER.

FRANK A. DOCKHAM, *President*. E. J. BURNHAM, *Secretary*.
ROBERT J. PEASLEE, *Treasurer*.

Directors—Frank A. Lane, Henry H. Everett, Thomas W. Lane,
Charles J. Abbott, Harrison D. Lord, Alonzo Day, Greeley W.
Hastings, John W. Mears, Charles L. Harmon, Perry H. Dow,
Edward J. Burnham, Robert J. Peaslee.

ASSETS.		LIABILITIES.	
Loans on real estate	\$167,800.00	Dues, capital	\$139,933.50
Loans on shares	1,400.00	Interest	20,400.47
Permanent expense acc't... ..	4,486.41	Premiums	16,185.96
Unpaid interest	1,088.50	Fines	762.83
Unpaid fines	73.40	Surplus	1,161.90
Cash in hands of treasurer ..	4,080.35	Membership fees	484.00
	\$178,928.66		\$178,928.66

Number of share-holders, last examination 685
Number added during the year 93

Total 778

Number whose shares have been withdrawn, 122.

Number of share-holders, November 30, 1893, 656.

Date of organization, June 1, 1887.

Commenced business, June, 1887.

Examination March 1, 1894, by John Hatch.

Largest number of shares held by any one member, 15.

Highest premium received during the year for loans sold, \$27.50
per share.

Lowest premium received during the year for loans sold, \$12 per
share.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$100.

Bond of secretary, \$5,000; salary of secretary, \$500.

Bond of treasurer, \$10,000; salary of treasurer, \$125.

Receipts and Disbursements since the last Examination, December 24, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$43,703.00	Real estate loans.....	\$47,300.00
Interest.....	7,844.50	Share loans.....	400.00
Premiums.....	4,355.37	Dues, capital (withdrawn).	17,686.00
Fines.....	239.19	Profits, capital (withdra'n)	1,629.20
Real estate loans repaid....	13,600.00	Temporary expenses.....	771.17
Share loans repaid.....	200.00	Cash on hand.....	4,080.35
Membership fees.....	46.50		
Cash on hand, last examination.....	1,878.16		
	<u>\$71,866.72</u>		<u>\$71,866.72</u>

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.															Total.
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
In force Dec. 24, 1892.	262	71	176	142	162	232½	411	345	407½	491½	428½	582	195			3906
Issued during year...													143	374	131	648
Total.....	262	71	176	142	162	232½	411	345	407½	491½	428½	582	338	374	131	4554
Withdrawn during the year.....	20		7	16	15	18	71	38	51	109	82	133	78	16		654
In force Nov. 30, 1893.	242	71	169	126	147	214½	340	307	356½	382½	346½	449	260	358	131	3900
Pledged for real estate loans.....	31	15	28	32	25	37½	58	86	84½	67½	92	95	82	97½	8	839
Pledged for share loans.....	20						5	5								30

MILFORD BUILDING AND LOAN ASSOCIATION.—
MILFORD.F. E. KALEY, *President*.CARL E. KNIGHT, *Secretary*.CARL E. KNIGHT, *Treasurer*.

Directors—John McLane, Carl E. Knight, M. F. Crosby, Frank E. Kaley, L. B. Dow, W. J. Prince, H. H. Barber, Edward Finerty, C. H. V. Smith, R. M. Wallace, G. A. Worcester, Elmer E. Hill, Wm. A. Guild.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$20,750.00	Dues, capital	\$18,408.00
Temporary expense acc't ..	56.25	Profits (all series).....	2,029.47
Unpaid interest	6.00	Interest	313.75
Unpaid premiums.....	100.25	Premiums.....	199.99
Unpaid fines	1.20	Fines	3.71
Interest on withdrawals....	62.21	Surplus	107.45
Cash in hand of treasurer..	719.82	Due borrowers	633.36
	\$21,695.73		\$21,695.73

Number of share-holders, last examination 169
 Number added during the year 14

Total 183

Number whose shares have been withdrawn, 16.

Number of share-holders November 30, 1893, 167.

Date of organization, September, 1890.

Commenced business, September 8, 1890.

Examination February 13, 1894, by John Hatch.

Largest number of shares held by any one member, 10.

Highest premium received during the year for loans sold, \$17.00 per share.

Lowest premium received during the year for loans sold, \$13.00 per share.

Largest loan to any one member, \$2,000.

Smallest loan to any one member, \$200.

Bond of secretary and treasurer, \$5,000.

Salary of secretary and treasurer, \$200.

Receipts and Disbursements since the last Examination, December 16, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$6,709.00	Real estate loans.....	\$7,086.64
Interest	989.21	Dues, capital, and interest on same (withdrawn)	1,440.67
Premiums.....	486.99	Temporary expenses	209.35
Fines	11.72	Cash on hand	719.82
Real estate loans repaid....	700.00		
Cash on hand last examina- tion	559.56		
	\$9,456.48		\$9,456.48

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.							Total.
	1	2	3	4	5	6	7	
In force December 16, 1892.....	292	159	39	58	47			595
Issued during the year					4	34	18	56
Total.....	292	159	39	58	51	34	18	651
Withdrawn during the year	24	14	5		5	4		52
In force November 30, 1893	268	145	34	58	46	30	18	599
Pledged for real estate loans.....	21	10	16	12	13	12	17	101

MUTUAL BUILDING AND LOAN ASSOCIATION.— LAKEPORT.

SAMUEL R. JONES, *President*. LEROY M. GOULD, *Secretary*.
EDWIN D. WARD, *Treasurer*.

Directors—L. E. Hayward, C. L. Pulsifer, Henry B. Quinby,
Chas. F. Brown, Edwin L. Cram, David M. Boynton, James D.
Sanborn, John H. Dow, Daniel Elkins.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$30,400.00	Dues, capital.....	\$27,010.00
Loans on shares.....	400.00	Profits (all series).....	4,750.42
Cash in hands of treasurer.	989.54	Surplus.....	29.12
	\$31,789.54		\$31,789.54

Number of share-holders, last examination 163

Number added during the year 16

Total 179

Number whose shares have been withdrawn, \$15; forfeited, 1.

Number of share-holders November 30, 1893, 163.

Date of organization, June 10, 1890.

Commenced business, June 10, 1890.

Examination February 1, 1894, by John Hatch.

Largest number of shares held by any one member, 15.

Highest premium received during the year for loans sold, \$20.00
per share.

Lowest premium received during the year for loans sold, \$3.00
per share.

Largest loan to any one member, \$2,000.

Smallest loan to any one member, \$200.

Bond of secretary, \$2,000; salary of secretary, \$200.

Bond of treasurer, \$5,000; salary of treasurer, \$25.

Receipts and Disbursements since the last Examination, December 21, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$9,475.00	Real estate loans.....	\$7,700.00
Interest.....	1,571.23	Share loans.....	400.00
Premiums.....	461.00	Dues, capital (withdrawn).....	3,091.00
Fines.....	76.73	Profits, capital (withdrawn).....	477.41
Withdrawal profits.....	199.51	Temporary expenses.....	266.31
Forfeiture profits.....	15.33	Cash on hand.....	989.54
Membership fees.....	6.50		
Cash on hand last examination.....	1,118.96		
	<u>\$12,924.26</u>		<u>\$12,924.26</u>

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.						Total.
	1	2	3	4	5	6	
In force December 21, 1892.....	489	171	65	57			782
Issued during the year.....					27	46	73
Total.....	489	171	65	57	27	46	855
Withdrawn during the year.....	69	21				15	105
Forfeited.....	3						3
Total.....	72	21				15	108
In force November 30, 1893.....	417	150	65	57	27	31	747
Pledged for real estate loans.....	70½	13½	33	20	12	3	152
Pledged for share loans.....	10						10

NASHUA BUILDING AND LOAN ASSOCIATION.— NASHUA.

JOHN A. FISHER, *President*. BERTIS A. PEASE, *Secretary*.
F. A. EATON, *Treasurer*.

Directors—J. A. Fisher, George H. Alley, B. A. Pease, F. A. Eaton, George W. Badger, Patrick Barry, John H. Field, C. W. Stevens, J. M. Tolles.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$176,050.00	Dues, capital.....	\$147,353.00
Loans on shares.....	6,470.00	Profits (all series).....	29,462.08
Permanent expense acc't....	502.98	Interest.....	4,515.56
Insurance.....	7.75	Premiums.....	2,810.55
Cash in hands of treasurer .	2,539.27	Fines.....	102.25
Cash in hands of secretary .	40.00	Due borrowers.....	1,161.56
		Insurance.....	205.00
	\$185,610.00		\$185,610.00

Number of share-holders, last examination 557
Number added during the year 89

Total 646

Number whose shares have been withdrawn, 52; retired, 1.

Number of share-holders, November 30, 1893, 593.

Date of organization, April 23, 1888.

Commenced business, May 16, 1888.

Examination February 28, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$20.50 per share.

Lowest premium received during the year for loans sold, \$12 per share.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$80.

Bond of secretary, \$5,000; salary of secretary, \$600.

Bond of treasurer, \$5,000; salary of treasurer, \$100.

Receipts and Disbursements since the last Examination, December 28, 1892, to close of business, November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$39,667.26	Real estate loans {	\$42,463.44
Interest	8,856.97	Share loans	
Premiums	3,687.95	Dues, capital (withdrawn) ..	11,925.00
Fines	182.34	Profits, capit'l (withdrawn) ..	1,344.93
Real estate loans repaid	2,800.00	Permanent expenses	786.62
Fire insurance, Jos. Sullivan ..	500.00	Insurance account	13.75
Insurance account	6.00	Insurance, Jos. Sullivan	295.00
Cash on hand, last examination	3,667.49	Cash on hand Nov. 30, 1893 ..	2,539.27
	\$59,368.01		\$59,368.01

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.											Total.
	1	2	3	4	5	6	7	8	9	10	11	
Shares in force Dec. 24, 1892.	922	390	245	473	363	425	202	280	92			3,392
Issued during the year									56	564	51	671
Total	922	390	245	473	363	425	202	280	148	564	51	4,063
Withdrawn during the year.	97	10	13	16	54	61	18	47	21	6		343
Forfeited " "									4			4
Retired " "									14			14
Total	825	380	232	457	309	364	184	233	109	558	51	3,702
In force Nov. 30, 1893	825	380	232	457	309	364	184	233	109	558	51	3,702
Pledged for real estate loans	118½	79½	81½	165½	33	70½	77½	94½	30½	129½		880½
Pledged for share loans	20	5	5	1½		½		½				32½

PEOPLE'S BUILDING AND LOAN ASSOCIATION.—
BERLIN FALLS.

DANIEL J. DALEY, *President*. A. H. EASTMAN, *Secretary*.
A. H. EASTMAN, *Treasurer*.

Directors—A. H. Eastman, D. J. Daley, H. I. Goss, H. L. Steinfield, A. N. Gilbert, W. C. Perkins, Cyril Brooks, Moses Hodgdon, George W. Page, G. D. Stratton, Wm. Andrews, A. W. Fuller, Thomas Gifford, A. N. Twitchell, C. E. Moses.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$40,400.00	Dues, capital.....	\$33,621.00
Permanent expense acc't...	892.67	Interest.....	1,943.36
Cash in hands of treasurer..	2,519.37	Premiums.....	8,079.76
		Fines.....	167.92
	\$43,812.04		\$43,812.04

Number of share-holders, last examination	154
Number added during the year	178
Total	332

Number whose shares have been withdrawn, 20.

Number of share-holders November 30, 1893, 312.

Date of organization, October 8, 1891.

Commenced business, October 17, 1891.

Examination January 23, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$69 per share.

Lowest premium received during the year for loans sold, \$30 per share.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$200.

Bond of secretary and treasurer, \$5,000; salary of secretary and treasurer, \$200.

Receipts and Disbursements since the last Examination, November 30, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$20,571.00	Real estate loans.....	\$27,700.00
Interest.....	1,477.25	Dues, capital (withdrawn).....	531.00
Premiums.....	5,971.51	Permanent expenses.....	632.15
Fines.....	106.85	Cash on hand.....	2,519.37
Cash on hand last examination.....	3,255.91		
	<u>\$31,382.52</u>		<u>\$31,382.52</u>

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.					Total.
	1	2	3	4	5	
In force November 3, 1892.....	934	104	31			1,069
Issued during the year.....			46	1,030	32	1,108
Total.....	934	104	77	1,030	32	2,177
Withdrawn during the year.....	27	10	25	35		97
In force November 30, 1893.....	907	94	52	995	32	2,080
Pledged for real estate loans.....	52	50½	8	72½	19	202

PEOPLE'S BUILDING AND LOAN ASSOCIATION.— NASHUA.

HENRY H. DAVIS, *President*. MILTON A. TAYLOR, *Secretary*.
JOHN P. GOGGIN, *Treasurer*.

Directors—Henry H. Davis, George A. Rollins, Milton A. Taylor,
John P. Goggin, James H. Dunlap, Albert Shedd, Charles A.
Roby, E. M. Shaw, H. H. Jewell, M. H. O'Grady, Nelson S.
Whitman, L. P. Lucier.

ASSETS.		LIABILITIES.	
Loans on real estate	\$25,800.00	Dues, capital	\$24,005.00
Loans on shares	200.00	Interest	1,346.17
Permanent expense acc't...	811.67	Premiums	2,699.00
Temporary expense acc't...	225.04	Fines	51.13
Suspense account	50.00	Due borrowers	592.80
Unpaid interest	59.00		
Unpaid premiums	170.00		
Unpaid fines	13.78		
Cash in hands of treasurer.	1,246.35		
Cash in hands of secretary.	118.26		
	<u>\$28,694.10</u>		<u>\$28,694.10</u>

Number of share-holders, last examination	.	.	.	196
Number added during the year	.	.	.	65
Total	.	.	.	<u>261</u>

Number whose shares have been withdrawn, 17.

Number of share-holders, November 30, 1893, 244.

Date of organization, November, 1891.

Commenced business, December, 1891.

Examination February 13, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$20.00
per share.

Lowest premium received during the year for loans sold, \$16.00
per share.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$200.

Bond of secretary, \$3,000 ; salary of secretary, \$300.

Bond of treasurer, \$5,000 ; salary of treasurer, \$50.

Receipts and Disbursements since the last Examination, December 14, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$13,357.00	Real estate loans.....	\$12,407.20
Interest	959.40	Share loans	200.00
Premiums.....	1,226.00	Dues, capital (withdrawn) ..	1,732.00
Fines	20.14	Interest (withdrawals)	41.98
Interest (bank balances)....	12.63	Temporary expenses	63.43
Cash on hand last examination	694.05	Permanent expenses.....	410.00
		Insurance	50.00
		Cash on hand.....	1,364.61
	\$16,269.22		\$16,269.22

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.					Total.
	1	2	3	4	5	
In force December 14, 1892.....	860	142	82			1,084
Issued during the year.....			49	209	110	368
Total.....	860	142	131	209	110	1,452
Withdrawn during the year.....	58	22	30	18		128
In force November 30, 1893.....	202	120	101	191	110	1,324
Pledged for real estate loans.....	45	28	10	32	14	129
Pledged for share loans.....	10					10

PORTSMOUTH BUILDING AND LOAN ASSOCIATION.—PORTSMOUTH.

FRANK WILLIAMS, *President*. HARVEY S. BRACKETT, *Secretary*.
JOHN PENDER, *Treasurer*.

Directors—A. B. Trefethen, Samuel W. Emery, Marcus M. Collis,
Harvey S. Brackett, S. S. Fletcher, T. F. Cronin, John Pender,
John Conlon, John Griffin, John W. Emery, L. T. Burnham,
William J. Frost.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$31,900.00	Dues, capital.....	\$29,969.00
Loans on shares.....	300.00	Interest.....	2,850.64
Permanent expense account	210.71	Premiums.....	1,454.37
Temporary expense acc't..	709.56	Fines.....	220.00
Unpaid interest.....	276.12	Transfer fees.....	.30
Unpaid premiums.....	77.00	Membership fees.....	135.00
Cash in hands of treasurer.	1,155.92		
	\$34,629.31		\$34,629.31

Number of share-holders, last examination	184
Number added during the year	47
Total	231

Number whose shares have been withdrawn, 37 ; forfeited, 2.

Number of share-holders November 30, 1893, 192.

Date of organization, June, 1890.

Commenced business, June 11, 1890.

Examination January 15, 1894, by John Hatch.

Largest number of shares held by any one member, 15.

Highest premium received during the year for loans sold, \$26.50 per share.

Lowest premium received during the year for loans sold, \$1.00 per share.

Largest loan to any one member, \$2,400.

Smallest loan to any one member, \$200.

Bond of secretary, \$2,000 ; salary of secretary, \$150.

Bond of treasurer, \$5,000 ; salary of treasurer, \$50.

Receipts and Disbursements since the last Examination, December 10, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital.....	\$14,980.00	Real estate loans.....	\$10,300.00
Interest	1,659.00	Share loans	200.00
Premiums.....	783.87	Dues, capital (withdrawn).....	5,550.00
Fines	111.74	Profits, capit'l (withdrawn).....	216.24
Share loans repaid.....	200.00	Temporary expenses.....	246.56
Membership fees.....	21.00	Bank overdraft.....	215.99
Cash on hand last examination	129.10	Cash on hand.....	1,155.92
	\$17,884.71		\$17,884.71

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.							Total.
	1	2	3	4	5	6	7	
In force December 10, 1892.....	342	206	122	109	409	192		1,380
Issued during the year.....							140	140
Total.....	342	206	122	109	409	192	140	1,520
Withdrawn during the year.....	49	54	22	40	105	27	5	302
Forfeited during the year.....	5					4		9
Total.....	54	54	22	40	105	31	5	311
In force November 30, 1893.....	288	152	100	69	304	161	135	1,209
Pledged for real estate loans ...	47	36	40	15	29	15	11	193
Pledged for share loans	10							10

ROCHESTER BUILDING AND LOAN ASSOCIATION.— ROCHESTER.

ORRIN A. HOYT, *President.*

A. S. PARSHLEY, *Secretary.*

F. E. WALLACE, *Treasurer.*

Directors—S. C. Meader, John W. Tibbetts, A. S. Parshley, E. J. Smart, F. E. Wallace, J. E. Meader, E. M. Sinclair, L. P. Pickering, J. W. Dame, R. J. Wallace, J. H. Whittier, G. E. Varney.

ASSETS.		LIABILITIES.	
Loans on real estate	\$61,800.00	Dues, capital	\$58,582.00
Loans on shares	3,100.00	Profits (all series)	5,975.72
Temporary expense acc't ..	16.50	Interest	1,474.23
Cash in hands of treasurer.	2,458.99	Premiums	1,163.40
		Fines	58.22
		Transfer fees	2.00
		Surplus	50.98
		Forfeited shares account ..	21.70
		Withdrawal profits	29.24
		Membership fees	18.00
	\$67,375.49		\$67,375.49

Number of share-holders, last examination 450
 Number added during the year 91

Total 541

Number whose shares have been withdrawn, 36; forfeited, 2; transferred, 15.

Number of share-holders, November 30, 1893, 488.

Date of organization, January 3, 1891.

Commenced business, February 25, 1891.

Examination December 7, 1893, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$22.50 per share.

Lowest premium received during the year for loans sold, \$11 per share.

Largest loan to any one member, \$3,000.

Smallest loan to any one member, \$25.

Bond of secretary, \$5,000; salary of secretary, \$450.

Bond of treasurer, \$5,000; salary of treasurer, \$50.

Receipts and Disbursements since the last Examination, December 14, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$26,934.00	Real estate loans	\$28,100.00
Interest	3,009.53	Share loans	1,025.00
Premiums	2,006.47	Dues, capital (withdrawn)	2,895.94
Fines	129.84	Profits, capit'l (withdrawn)	250.81
Transfer fees	4.25	Temporary expenses	704.08
Real estate loans repaid	3,450.00	Temporary loan and interest	2,030.00
Share loans repaid	325.00	Cash on hand	2,458.99
Withdrawal profits	69.35		
Forfeiture profits	2.60		
Forfeited shares	5.16		
Membership fees	48.00		
Cash on hand, last examination	1,480.62		
	\$37,464.82		\$37,464.82

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.						Total.
	1	2	3	4	5	6	
Shares in force December 14, 1892	1,067	359	331	305			2,062
Issued during the year				8	309	255	572
Total	1,067	359	331	313	309	255	2,634
Withdrawn during the year	50	25	20	90	52	17	254
Forfeited	1	1					2
Total	51	26	20	90	52	17	256
In force November 30, 1893	1,016	333	311	223	357	238	2,378
Pledged for real estate loans	87	28	35½	44½	56	58	309
Pledged for share loans	13	1½	2½				17

RUMFORD BUILDING AND LOAN ASSOCIATION.— CONCORD.

CHARLES T. PAGE, *President*. ALBERT I. FOSTER, *Secretary*.
JOSIAH E. DWIGHT, *Treasurer*.

Directors—Lyman Jackman, Joseph P. Collins, Josiah E. Dwight, Isaac M. Savage, Charles T. Page, William C. Bartlett, James E. Randlett, Louis C. Merrill, Albert G. Smith, John E. Rollins, Harry G. Sargent, Benjamin F. Adams, William W. Allen, John G. McQuilken, John Brooks, Albert I. Foster, Justin E. Robinson, Fred A. Eastman, Lewis C. Carter.

ASSETS.		LIABILITIES.	
Loans on real estate.....	\$15,274.90	Dues, capital.....	\$12,832.84
Loans on shares.....	900.00	Interest.....	1,252.36
Cash in hands of treasurer.	301.54	Premiums.....	1,334.90
		Fines.....	174.31
		Membership fees.....	82.00
		Loans repaid.....	800.00
	\$16,476.41		\$16,476.41

Number of shareholders, last examination 107
Number added during the year 42

Total 149

Number whose shares have been withdrawn, 24.

Number of shareholders November 30, 1893, 125.

Date of organization, September, 1890.

Commenced business, October, 1890.

Examination, February 26, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Highest premium received during the year for loans sold, \$26.30 per share.

Lowest premium received during the year for loans sold, \$10 per share.

Largest loan to any one member, \$1,200.

Smallest loans to any one member, \$100.

Bond of secretary, \$1,000; salary of secretary, \$300.

Bond of treasurer, \$3,000; salary of treasurer, not fixed.

Receipts and Disbursements since the last Examination, December 14, 1892, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$5,478.00	Real estate loans	\$6,774.90
Interest	631.00	Dues, capital (withdrawn) ..	2,071.00
Premiums	627.50	Profits, capital (withdrawn) ..	84.76
Fines	59.41	Temporary expenses	157.00
Share loans repaid	800.00	Cash on hand	301.51
Membership fees	12.50		
Cash on hand, last examination	1,780.76		
	<u>\$9,389.17</u>		<u>\$9,389.17</u>

STATEMENT OF SHARE ACCOUNT.

NUMBER OF SHARES.	SERIES.							Total.
	1	2	3	4	5	6	7	
Shares in force Dec. 14, 1892	352	15	43	24	28			462
Issued during the year						157	67	224
Total	352	15	43	24	28	157	67	686
Withdrawn during the year	76	1	18	5	13			113
In force November 30, 1893	276	14	25	19	15	157	67	573
Pledged for real estate loans	39	4	3	7	4	36		93
Pledged for share loans	7							7

TABLE No. 7.—Showing in detail the liabilities and assets of the respective building and loan associations November 30, 1893.
LIABILITIES.

ON	NAMES.	Dues.	Premiums.	Interest.	Fines.	Transfers.	Miscellaneous indebtedness.	Profits.	Admission fees.	Total.
1	Berlin.....	\$24,824.50	\$4,434.62	\$2,470.38	\$146.42	\$7.40	\$1,069.60	.....	\$109.00	\$33,061.92
2	Concord.....	162,307.00	29,560.49	20,748.28	86.41	.....	2,971.77	.....	20.00	215,683.95
3	Dover.....	19,930.00	3.45	588.25	25.56	.....	300.60	\$918.15	.....	21,769.01
4	Exeter.....	13,531.00	97.32	846.72	101.80	1.50	46.64	48.43	.....	14,374.01
5	Franklin.....	42,184.00	3,901.99	5,802.87	118.93	.....	43.00	1,375.84	214.80	53,641.43
6	Home, Nashua.....	18,302.00	1,869.88	1,011.50	47.46	.....	302.32	.....	.....	21,553.16
7	Lancaster.....	83,000.00	1,133.25	2,375.50	82.70	1.40	444.20	16,137.31	7.50	103,181.86
8	Lancaster.....	2,752.00	165.00	46.50	1.70	.25	10.00	.....	.....	2,975.45
9	Manchester.....	139,833.50	16,185.96	20,400.47	762.83	.....	1,161.90	.....	484.00	178,928.66
10	Manchester.....	18,408.00	199.99	313.75	3.71	.....	740.81	2,029.47	.....	21,695.73
11	Mutual, Lakeport.....	27,010.00	.....	.....	.....	.....	29.12	4,750.42	.....	31,789.54
12	Nashua.....	147,353.00	2,810.55	4,515.56	102.25	.....	1,366.56	29,462.08	.....	185,610.00
13	People's, Berlin Falls.....	33,621.00	8,079.76	1,943.36	167.92	.....	.....	.....	.....	43,812.04
14	People's, Nashua.....	24,005.00	2,699.00	1,346.17	51.13	.....	592.80	.....	.....	28,694.10
15	Portsmouth.....	29,969.00	1,454.37	2,850.64	220.00	.....	.....	.....	135.00	34,629.31
16	Rochester.....	58,582.00	1,163.40	1,474.23	58.22	2.00	101.92	5,975.72	18.00	67,375.49
17	Rumford, Concord.....	12,832.84	1,334.90	1,252.36	174.31	.....	800.00	.....	82.00	16,476.41
		\$816,060.84	\$71,212.54	\$62,183.67	\$2,035.42	\$12.85	\$9,938.24	\$59,321.58	\$855.50	\$1,021,620.64

TABLE No. 7.—Continued.
ASSETS.

No.	NAMES.	Loans on real estate.	Loans on shares.	Permanent expense.	Temporary expense.	Cash on deposit and on hand.	Unpaid interest, premiums, etc.	Miscellaneous.	Totals.
1	Berlin	\$28,500.00	\$1,000.00	\$500.00	\$311.55	\$2,750.37	.....	.....	\$33,061.92
2	Concord.....	211,400.00	4,100.00	122.30	71.65	.....	.....	.....	215,683.95
3	Dover	20,100.00	1,210.00	193.95	123.93	141.13	.....	.....	21,769.01
4	Dexter	13,150.00	650.00	100.00	148.72	244.49	\$80.80	.....	14,374.01
5	Franklin.....	46,372.00	3,894.00	1,761.80	.....	1,313.13	300.50	.....	53,641.43
6	Home, Nashua.....	18,850.00	150.00	726.13	.....	1,820.12	.....	.....	21,553.16
7	Laconia	97,000.00	300.00	.....	191.17	3,802.64	.....	\$6.91	103,181.86
8	Manchester.....	2,000.00	.....	.....	106.70	745.75	.....	*1,888.05	2,975.45
9	Manchester.....	167,800.00	1,400.00	4,486.41	.....	4,080.35	1,088.50	123.00	178,928.66
10	Milford.....	20,750.00	.....	.....	56.25	.....	169.66	73.40	21,695.73
11	Mutual, Lakeport.....	30,400.00	400.00	.....	.....	989.54	.....	.....	31,789.54
12	Nashua.....	176,050.00	6,470.00	502.08	.....	2,579.27	.....	7.75	185,610.00
13	Nashua.....	40,400.00	.....	892.67	.....	2,519.37	.....	.....	43,812.04
14	People's, Berlin Falls.....	25,800.00	200.00	811.67	225.04	1,364.61	242.78	.....	28,694.10
15	Portsmouth.....	31,900.00	300.00	210.71	709.56	1,155.92	353.12	50.00	34,629.31
16	Rochester.....	61,800.00	3,100.00	.....	16.50	2,458.99	.....	.....	67,375.49
17	Rumford, Concord	15,274.90	900.00	.....	.....	301.51	.....	.....	16,476.41
		\$961,174.90	\$20,180.00	\$8,546.82	\$1,961.07	\$25,673.88	\$4,934.86	\$2,149.11	\$1,021,620.64

* Real estate by foreclosure.

TABLE No. 8.—Showing receipts and disbursements of the building and loan associations from date of examination, 1892, to November 30, 1893.
RECEIPTS.

No.	NAMES.	Cash on hand last examination.	Dues.	Interest.	Premiums.	Fines.	Fees.	Repaid loans.	Miscellaneous.	Total.
1	Berlin.....	\$952.52	\$11,714.50	\$1,441.86	\$2,092.62	\$69.62	\$1.90	\$1,300.00	\$128.85	\$17,701.87
2	Concord.....	*2,971.77	48,707.00	10,173.00	9,511.88	376.98	60.00	4,800.00	.....	76,600.63
3	Dover.....	86.90	9,387.00	1,063.15	5.25	44.13	.....	300.00	253.75	11,190.18
4	Exeter.....	630.29	8,464.00	637.25	72.11	73.12	50	350.00	72.10	10,249.37
5	Franklin.....	1,332.39	11,614.00	2,565.68	931.81	19.53	14.00	4,137.00	.....	20,614.41
6	Home, Nashua.....	1,943.60	11,649.00	837.25	634.88	33.69	.....	.....	18.60	15,117.02
7	Laconia.....	6,288.37	26,830.00	4,982.00	3,142.75	170.60	37.90	200.00	324.15	41,975.77
8	Lancaster.....	.....	2,752.00	46.50	165.00	1.70	.....	.....	.....	2,965.45
9	Manchester.....	1,878.16	43,703.00	7,844.50	4,355.37	239.19	46.50	13,800.00	.....	71,866.72
10	Milford.....	559.56	6,709.00	989.21	486.99	11.72	.....	700.00	.....	9,456.48
11	Mutual, Lakeport.....	1,118.96	9,475.00	1,571.23	461.00	76.73	6.50	.....	214.84	12,924.26
12	Nashua.....	3,667.49	39,667.26	8,856.97	3,687.95	182.34	.....	2,800.00	506.00	59,368.01
13	People's, Berlin Falls.....	3,255.91	20,571.90	1,477.25	5,971.51	106.85	.....	.....	.....	31,382.52
14	People's, Nashua.....	694.05	13,357.00	959.40	1,226.00	20.14	.....	.....	12.63	16,269.22
15	Portsmouth.....	129.10	14,980.00	1,659.00	783.87	111.74	21.00	200.00	.....	17,884.71
16	Rochester.....	1,480.62	26,934.00	3,009.53	2,006.47	129.84	52.25	3,775.00	77.11	37,464.82
17	Rumford, Concord.....	1,780.76	5,478.00	631.00	627.50	59.41	12.50	800.00	.....	9,389.17
		\$28,770.40	\$311,991.76	\$48,744.78	\$36,162.96	\$1,727.33	\$253.30	\$33,162.00	\$1,608.03	\$462,420.61

* Overdraft.

TABLE No. 8.—Continued.
DISBURSEMENTS.

No.	NAMES.	Loans on real estate.	Loans on shares.	Dues, capital (with-drawn).	Profits, capital (with-drawn).	Expenses.	Miscella-neous.	Forfeited shares.	Cash on hand and on deposit.	Total.
1	Berlin.....	\$12,100.00	.....	\$2,013.00	\$97.00	\$341.50	\$400.00	.....	\$2,750.37	\$17,701.87
2	Concord.....	65,700.00	\$4,100.00	3,514.00	337.49	1,075.49	1,873.65	.....	.....	76,000.63
3	Dover.....	5,600.00	1,320.00	3,480.00	187.58	279.07	168.55	\$13.85	141.13	11,190.18
4	Exeter.....	7,050.00	650.00	1,698.00	71.48	150.40	150.00	235.00	244.49	10,249.37
5	Franklin.....	11,400.00	600.00	5,927.00	765.10	534.00	75.18	.....	1,313.13	20,614.41
6	Home, Nashua.....	7,681.81	136.50	4,418.00	122.38	303.33	634.88	.....	1,820.12	15,117.02
7	Laconia.....	23,942.78	100.00	*10,421.00	613.97	754.40	1,996.98	342.00	3,802.64	41,975.77
8	Lancaster.....	2,000.00	.....	113.00	.....	106.70	.....	.....	745.75	2,965.45
9	Manchester.....	47,300.00	400.00	17,686.00	1,629.20	771.17	.....	.....	4,080.35	71,866.72
10	Millford.....	7,086.64	.....	1,440.67	.....	209.35	.....	.....	719.82	9,456.48
11	Mutual, Lakeport.....	7,700.00	400.00	3,091.00	477.41	266.31	.....	.....	989.54	12,924.26
12	Nashua.....	+ 42,463.44	.....	11,925.00	1,344.93	786.62	308.75	.....	2,539.27	59,368.01
13	People's, Berlin Falls.....	27,700.00	.....	531.00	.....	632.45	.....	.....	2,519.37	31,382.52
14	People's, Nashua.....	12,407.20	200.00	1,773.98	.....	473.43	50.00	.....	1,364.61	16,269.22
15	Portsmouth.....	10,300.00	200.00	5,550.00	216.24	246.56	215.99	.....	1,155.92	17,884.71
16	Rochester.....	28,100.00	1,025.00	2,895.94	250.81	704.08	2,030.00	.....	2,458.99	37,468.82
17	Rumford, Concord.....	6,774.90	.....	2,071.00	84.76	157.00	.....	.....	301.51	9,389.17
		\$325,306.77	\$9,131.50	\$78,548.59	\$6,198.35	\$7,791.56	\$7,905.98	\$590.85	\$26,947.01	\$462,420.61

* \$5,433.00 retired.

† Real estate and share loans.

BUILDING AND LOAN ASSOCIATIONS

DOING BUSINESS UNDER SPECIAL CHARTERS.

CITIZENS' BUILDING AND LOAN ASSOCIATION.— MANCHESTER.

ALPHEUS GAY, *President.*

ALONZO ELLIOTT, *Secretary.*

BANK OF NEW ENGLAND, *Treasurer.*

Directors—Alpheus Gay, Joseph Quirin, E. J. Knowlton, G. W. Weeks, James F. Briggs, Oliver E. Branch, Edward Wagner, Oliver B. Green, W. N. Johnson.

ASSETS.		LIABILITIES.	
Loans on real estate	\$62,800.00	Guaranty fund.....	\$65,920.00
Cash in hands of treasurer.	9,267.33	Dues, capital	6,196.78
Cash in hands of secretary.	1,229.83	Advance fund.....	902.24
		Surplus	278.14
	<u>\$73,297.16</u>		<u>\$73,297.16</u>

Number of share-holders, last examination	352
Number added during the year	51
Total	<u>403</u>

Number whose shares have been withdrawn, 38.

Number of share-holders November 30, 1893, 365.

Date of organization, October, 1891.

Commenced business, October, 1891.

Examination February 28, 1894, by John Hatch.

Largest number of shares held by any one member, 25.

Premium received during the year for loans sold, 20 cents per share per month.

Largest loan to any one member, \$5,000.

Smallest loan to any one member, \$400.

Bond of secretary, \$5,000; salaries of secretary and treasurer not established.

Receipts and Disbursements since the last Examination, January 2, 1893, to November 30, 1893.

RECEIPTS.		DISBURSEMENTS.	
Dues, capital	\$3,759.02	Real estate loans	\$15,200.00
Interest	3,134.00	Dues, capital (withdrawn) ..	742.16
Premiums	626.80	Profits, capital (withdrawn) ..	173.42
Fines	27.22	Permanent expenses	277.48
Share loans repaid	7,600.00	Withdrawals from advance	
Guaranty fund	6,620.00	fund	75.00
Expense fund	166.00	Interest to guaranty fund ..	3,721.30
Advance fund	803.00	Cash on hand	10,497.16
Cash on hand last examina-			
tion	7,950.48		\$30,686.52
	\$30,686.52		

GRANITE STATE PROVIDENT ASSOCIATION.—MANCHESTER.

G. PERCIVAL STEWART, *President*. H. F. MORSE, *Secretary*.
F. A. PALMER, *Treasurer*.

Directors—G. Percival Stewart, Hiram D. Upton, H. F. Morse, Eli V. Brewster, S. M. Bernard, G. Loring Peirce, D. M. Shapleigh, Philip Carpenter, Frank S. Streeter, Frank C. Churchill, W. C. Scarborough, F. A. Palmer.

Executive Committee—G. Percival Stewart, Hiram D. Upton, H. Frank Morse, W. C. Scarborough, F. A. Palmer.

ASSETS.		LIABILITIES.	
Mortgage loans.....	\$962,902.66	Mortgages sold.	\$508,785.67
Loans on shares.....	7,793.50	Capital dues.....	*364,732.28
Loans in process of completion.....	5,580.58	Paid-up fund.....	254,883.65
Other loans.....	8,490.69	Advance.....	11,615.50
Real estate by foreclosure	11,455.25	Bills payable.....	10,000.00
Real estate purchased.....	32,395.91	Due on incomplete loan.	4,851.62
Mortgages deposited with		Guaranty fund.....	6,850.00
New York state treasurer	100,000.00	Surplus.....	103,512.12
Mortgages deposited with			
Vermont state treasurer.	2,100.00		
Securities deposited with			
Maine state treasurer.....	26,300.00		
Due from agents, collectors, and others.....	7,282.60		
Due from banks.....	11,038.09		
Unpaid interest.....	19,690.23		
Unpaid premium.....	4,938.50		
Insurance and taxes.....	1,621.65		
Securities, guaranty fund..	4,000.00		
Suspense.....	2,724.97		
Office fixtures.....	2,993.12		
Certificate of deposit.....	25,000.00		
Cash on deposit in national bank.....	26,329.40		
Cash on hand.....	2,593.69		
	\$1,265,230.84		\$1,265,230.84

Organized December 5, 1887.

Examination January 8, 1894, by James O. Lyford and A. W. Baker.

Shares are issued semi-monthly.

Number of shares issued since organization, 101,215 $\frac{3}{4}$.

Number of shares withdrawn, 44,190 $\frac{3}{4}$.

† Amount of shares forfeited under old contracts, \$13,703.45.

Number of shares in force, 57,025.

* Less legal expenses charged off.

† Contracts made prior to supervision of bank commissioners.

Largest number of shares held by any one member, 331.
Number of borrowers, 690.
Number of shares on which loans are made, 5,084.
Number of loans on real estate, 667 ; amount, \$1,119,053.62.
Number of loans on shares, 23 ; amount, \$7,793.50.
Largest amount loaned to any one member, \$25,000.
Smallest amount loaned to any one member, \$200.
Real estate loans in New Hampshire, \$187,300.
Real estate loans in New England, \$479,871.25.
Real estate loans out of New England, \$639,272.37.
Amount of instalment dues allotted to expense, 3 per cent. first year,
and 1 per cent. each year thereafter on the par value of shares.
Dividends paid, \$42,457.51.
Maturing value of shares, \$200.
Number of shares of paid up stock, 2,666 $\frac{3}{4}$.
Bond of secretary, \$25,000 ; date of bond, August 19, 1893.
Bond of treasurer, \$40,000 ; date of bond, February 16, 1894.
Bond of assistant treasurer, none required.
Salary of president, none ; salary of secretary, \$2,400.
Salary of treasurer, \$500.

Receipts and Disbursements since last Examination, from December 20, 1892, to January 8, 1894.

This association does business under the provisions of a special charter of the Legislature. It charges no admission fee, all of its expenses being deducted from the dues paid by its members. The association is not amenable to the statute governing local building and loan associations. It makes contracts with its members which provide what part of the dues shall be used for expenses, except legal expenses ; and set forth in each certificate issued to the members is a table of withdrawal and surrender values, specifying at stated periods, losses excepted, first, the value of a withdrawal certificate on which the association agrees to pay four per cent. interest until the maturity of the shares, and second, what the member can withdraw in cash. The supervision of the commissioners does not extend to the making of the terms and limitations of its contracts with its members.

STATEMENT.

RECEIPTS.		DISBURSEMENTS.	
Cash on hand last examination.....	\$21,195.30	Withdrawals, investment fund.....	\$75,509.54
Dues, investment fund.....	89,445.10	Withdrawals, rent, purchase, and loan fund....	23,458.06
Dues, rent, purchase, and loan fund.....	82,200.44	Withdrawals, homestead fund.....	10,003.90
Dues, homestead fund.....	56,779.20	Withdrawals, N. Y. homestead fund.....	4,139.05
Dues, N. Y. homestead fund.....	15,024.44	Withdrawals, paid-up fund.....	5,329.16
Dues, paid-up fund.....	98,468.50	Withdrawals, advance fund.....	25,730.50
Dues, advance fund.....	33,632.00	Interest on mortgages sold and dividends on shares withdrawn.....	54,680.68
Dues, annual instalment fund.....	684.00	Rebate, premium, mortgages paid.....	11,889.97
Interest.....	46,898.07	Rebate, fines.....	1,554.40
Premiums.....	19,586.43	Rebate, lapses.....	1,051.58
Fines.....	10,595.24	Real estate loans made....	432,438.16
Lapses, old contracts.....	764.15	Loans on shares.....	35,167.67
Real estate loans paid.....	72,432.06	Collateral loans.....	28,001.25
Share loans paid.....	36,249.84	First mortgages paid.....	62,108.00
Collateral loans paid.....	20,000.00	Commissions and sundry expenses.....	135,120.72
Mortgages sold.....	205,970.00	New York deposit expense.....	217.98
Expense fund.....	163,524.50	Legal expense.....	2,724.06
Income, N. Y. deposit.....	5,094.54	Discount on mortgages sold.....	5,909.99
Legal expense charged off.....	26,983.66	Loss and gain.....	2,732.45
Discount on mortgages, rebates.....	572.28	Suspense.....	492.02
Loss and gain.....	1,169.30	Certificates of deposit....	80,895.83
Suspense.....	282.00	Dividends on paid-up stock.....	26,554.98
Certificates of deposit paid.....	75,895.83	Office fixtures.....	832.10
Guaranty fund.....	3,733.34	Salaries.....	14,690.24
Bills payable.....	18,000.00	Travelling expenses.....	4,486.94
Accounts receivable (bank and individual accounts).....	178,526.77	Printing and stationery....	7,139.72
Accounts payable.....	50,437.52	Advertising.....	3,982.92
Dividend rebates.....	2.14	Bills payable.....	8,000.00
Office furniture charged off.....	1,000.00	Accounts receivable.....	191,750.75
		Accounts payable.....	49,630.94
		Cash on hand and on deposit.....	28,923.09
	\$1,335,146.65		\$1,335,146.65

APPENDIX.

APPENDIX.

LAWS RELATING TO STATE AND SAVINGS BANKS, TRUST COMPANIES, AND BUILDING AND LOAN ASSOCIATIONS.

CHAPTER 57.

ANNUAL INVOICE OF TAXABLE PROPERTY.

SECTION	SECTION
17. Personal application by selectmen.	20. Penalty for neglect,
19. Corporation to furnish selectmen account of shares.	21. Penalty for fraud.

SECTION 17. The selectmen, or either of them, may make personal application to any inhabitant of the town, to any person having the care of personal property taxable therein, and to the officers of any corporation, for an account of the polls and ratable estate for which they are liable to be taxed.

SECT. 19. The cashier of every bank, and the treasurer of every other corporation whose stock is taxable to the owners thereof or to the corporation, upon application of any selectman, in person or by writing, at its principal place of business, shall furnish, within four days after such application, an account in writing, on oath if required, of all shares of the corporation owned by any resident in the town of which such applicant is selectman, and, if the applicant is one of the selectmen of the town in which the corporation is located, an account of all shares owned by persons resident out of the state.

SECT. 20. Any such officer who wilfully neglects or refuses to furnish an account, as required by the preceding section, shall forfeit the sum of one hundred dollars for each offence, for the use of the town of which such applicant is selectman.

SECT. 21. Whoever transfers any stock in any bank, insurance company, or other corporation, for the purpose of avoiding taxation, or to prevent its being taxed to the real owner thereof in the town in which he resides, and whoever, for either of the purposes aforesaid, deposits

money in any savings bank or institution for savings in the name of a fictitious person or in any false name, or in the name of a person not resident in the city or town in which he is represented to reside, or under any false residence, shall be fined not more than one thousand dollars to the use of the town in which, or for the use of which, such stock or money ought to be taxed.

CHAPTER 65.

TAXATION OF SAVINGS BANKS.

BANK STOCK.	
SECTION	SECTION
1. Stock in banks, where and to whom taxed.	7. Tax of building and loan associations.
2. Cashiers to make returns of stock to selectmen.	GENERAL PROVISIONS.
3. Penalty for neglect to make such returns.	11. Real estate of such corporations, where and how taxable.
SAVINGS BANKS, TRUST COMPANIES, ETC.	12. Taxes assessed against certain of such corporations to be in lieu of all other taxation.
4. Treasurers of savings banks, etc., to make returns, when and what.	13. Taxes to draw interest, when.
5. Tax of such corporations, what and when payable.	14. State treasurer may issue extent for unpaid taxes.
6. State treasurer to distribute a portion of such tax, how.	15. State may use money while in its treasury.
	16. State to have taxes not distributed to towns.

BANK STOCK.

SECTION 1. The shares of the capital stock of banks located in this state, whether private, state, or national, shall be taxed at their par value to the owners thereof, in the towns in which they reside, if in this state. All shares standing in the names of persons residing out of the state shall be taxed to such persons in the town in which the bank is located; and such taxation shall create a lien in favor of the town upon such shares for the payment of the taxes.

SECT. 2. The cashier of every such bank shall, on or before the fifth day of April in each year, send by mail to the selectmen or assessors of the several towns in the state in which any of its stockholders resided on the first day of that month, a list of such stockholders, stating the number of shares owned by each, and the par value thereof; and to the selectmen or assessors of the town in which the bank is located a like list of stockholders not resident in the state.

SECT. 3. The cashier of any bank who shall neglect or refuse to comply with the provisions of the preceding section, shall forfeit the sum of one hundred dollars for each offence, for the use of the town to whose selectmen he did not send a list of stockholders as required by said provisions.

SAVINGS BANKS, TRUST COMPANIES, ETC.

SECT. 4. The treasurer of every savings bank, trust company, loan and trust company, loan and banking company, building and loan association, and other similar corporation organized under the laws of this state, shall, on or before the first day of May in each year, transmit to the state treasurer, upon blanks to be furnished by him, a statement, under oath, of the following facts, as they existed on the first day of April in such year: The amount of all general and special deposits on which the corporation pays interest and of its capital stock belonging to residents of each town in the state, including all dividends that have been declared thereon and not paid; the value of the interest of such residents in all the real estate of the corporation wherever situated, if it were divided proportionately among all depositors and stockholders of the corporation; the difference between the two sums for each town; and the same facts in relation to depositors and stockholders who do not reside in the state, or whose residence is unknown.

SECT. 5. Every such corporation, except building and loan associations organized under the provisions of the Public Statutes, shall pay to the state treasurer, annually, on the first day of October, a tax of one per cent. upon the amount of the general and special deposits on which it pays interest, and its capital stock, less the value of all its real estate wherever situated.

SECT. 6. The state treasurer shall, on or before the first day of February following the time when the taxes have been paid, pay to each town in the state in which depositors or stockholders of any such corporation reside, the taxes so assessed upon the deposits and stock of residents of such town.

SECT. 7. Every building and loan association organized under the provisions of the Public Statutes, shall pay annually, to the collector of the town or city in which the association is located, a tax equal to the rate of taxation in the place where the association is located, upon the whole amount paid upon its stock or shares which are in force, less the amount of notes held by it secured by mortgages upon the homestead of the debtor, upon which the debtor pays a tax in this state, and no other tax shall be assessed upon such stock or shares or against the holders on account thereof.

SECT. 11. The real estate of any corporation mentioned in this chapter shall be taxed to the corporation in the town where situated, as real estate of other parties is taxed.

SECT. 12. The taxes assessed as aforesaid upon savings banks, trust companies, loan and trust companies, loan and banking companies, building and loan associations, and other similar corporations, and upon stock fire insurance companies organized under the laws of this state, shall be in lieu of all other taxes against the corporations and against their stockholders and depositors on account of their interests therein.

SECT. 13. If any such corporation shall not pay its taxes when due, it shall pay interest thereon from that time at the rate of ten per cent. per annum.

SECT. 14. The state treasurer shall issue his extent against any such corporation which fails to pay its taxes when due, for the sum unpaid and interest; and all property owned by the corporation on the first day of April preceding shall be holden for the payment thereof.

SECT. 15. The state treasurer may use the taxes paid into the treasury under the provisions of this chapter, while the same remain in the treasury, for the payment of ordinary state charges.

SECT. 16. The portion of such taxes not distributed to towns as provided in this chapter shall be retained in the state treasury for use as provided by law.

CHAPTER 88.

LITERARY FUND.

SECTION

9. Literary fund, what so termed.

10. How distributed to towns, etc., annually.

SECTION

11. Unincorporated places, when to receive.

12. Literary fund, how expended.

13. Misapplication of; penalty.

SECTION 9. All taxes collected by the state upon the deposits, stock, and attending accumulations of depositors and stockholders of savings banks, trust companies, loan and trust companies, loan and banking companies, building and loan associations, and other similar corporations, who do not reside in this state, or whose residence is unknown, shall be known as the "literary fund."

SECT. 10. The state treasurer shall assign and distribute, in November of each year, the literary fund among the towns and places in proportion to the number of scholars not less than five years of age who shall, by the last report of the school boards returned to the superintendent of public instruction, appear to have attended the public schools in such towns and places not less than two weeks within that year.

SECT. 11. No unincorporated place shall receive its portion until a treasurer or school agent shall have been chosen to receive and appropriate the same as required by law.

SECT. 12. The portion of the literary fund so received by any town or place shall be assigned to the districts as other school money, and shall be applied to the maintenance of the public schools during the current year; one fifth part thereof may be applied by the school board to the purchase of blackboards, dictionaries, maps, charts, and school apparatus.

SECT. 13. If any town or unincorporated place, or the agent of any unincorporated place, shall apply any money so received to any other purpose, the town, place, or agent so offending shall refund to the state treasury double the sum so misapplied.

CHAPTER 148.

GENERAL POWERS OF CORPORATIONS.

SECTION

1. Provisions of title do not apply to public municipal corporations.
2. Incidents of corporations.
3. General powers of corporations.
4. First meeting, how called.
5. Action at first meeting.
6. What by-laws may be adopted.
7. Power to make contracts limited.
8. Power to purchase, hold, and convey property limited.
9. Power to take mortgages.
10. Clerk; choice, residence, and place of office, etc.
11. Duties of the clerk.

SECTION

12. Records to be open to inspection.
13. Copies to be furnished, when and to whom.
14. Penalty for refusal to furnish copies.
15. Annual meeting may be changed.
16. Loss of meetings, how supplied.
17. Meetings called by justice, how warned.
18. Time to close concerns.
19. Charters may be altered, amended, or repealed; saving clause.
20. Officers to furnish printed reports to state librarian.

SECTION 1. The provisions of this title do not apply to public municipal corporations, such as towns, cities, and the like.

SECT. 2. The rights, powers, and duties set forth in this chapter are incident to all corporations legally constituted, not excepted in the preceding section, subject to any limitations or restrictions imposed by their charters or articles of association or the laws under which they were organized.

SECT. 3. Every such corporation may admit associates and members, and for just cause remove them; may elect all necessary officers, define their duties, and fix their compensation; may have a common seal, and change the same at pleasure; may sue and be sued, appear, prosecute, and defend in the corporate name to final judgment and execution, and appoint agents and attorneys for that purpose; and shall have perpetual succession, unless incorporated or formed for a limited term, or dissolved as provided by law.

SECT. 4. Any three of the five grantees first named in the charter of a corporation (unless otherwise provided therein), or any three of the first five signers of the articles of agreement by which a corporation is formed, may call the first meeting of the members or stockholders by giving to each in hand, or leaving at the abode of each, or by sending through the mails, post paid, to the post-office address of each, a notice of the time and place of the meeting, seven days at least before the day of meeting. Such meeting may be held without previous no-

tice if all the members or stockholders voluntarily assemble together for the purpose, or it may be so held at a time and place to which they have all agreed in writing.

SECT. 5. At the first meeting and adjournments thereof the members or stockholders shall effect an organization by the choice, by ballot, of a temporary clerk, by the adoption of by-laws, and by the election of officers in accordance with the by-laws, and laws of the state. The temporary clerk shall be sworn, and shall hold office and perform the duties of clerk of the corporation until a permanent clerk is regularly chosen and qualified.

SECT. 6. Such corporation may adopt by-laws, not repugnant to the laws of this state, to provide for the election, removal, and retiring of members; to fix the times and places of holding meetings and the manner of calling and conducting them; to regulate the number of officers, the manner of choosing them, their tenure of office, and their powers and duties; and to promote the objects of the corporation; and they may alter and amend such by-laws.

SECT. 7. They may make contracts necessary and proper for the transaction of their authorized business, and no other; they shall not be capable of binding themselves as sureties or guarantors for others.

SECT. 8. They may purchase, hold, and convey real and personal estate necessary and proper for the due transaction of their authorized business, not exceeding the amount authorized by their charter or by statute, and no other.

SECT. 9. They may take mortgages or pledges, or make attachments of any property, to secure the payment of debts due to them, and may perfect a title thereto by proper legal proceedings; but they shall sell or dispose of any property so obtained, which they are not authorized to hold, within five years after the title is perfected.

SECT. 10. Every corporation shall have a clerk, who shall be chosen annually by the stockholders, or in such other manner as the charter or by-laws may prescribe, and shall be and continue an inhabitant of this state and keep his office therein; he shall be sworn to the faithful discharge of his duties, and shall hold office for one year and until his successor is chosen and qualified. In case of vacancy in the office it shall be filled as provided in the by-laws, or, if there be no provision on the subject in the by-laws, it shall be filled by the directors or officers charged with the management of the affairs of the corporation until the next election.

SECT. 11. The clerk shall record all votes and proceedings of the stockholders or members of the corporation, and of the directors or other officers charged with the management of its affairs, so far as required by law; shall keep a record of all instruments and papers required to be recorded in his office, and shall perform all other duties incumbent on him by law or usage or by the by-laws.

SECT. 12. All records, accounts, and papers of a corporation shall be open to the inspection of every member and stockholder of the corpora-

tion; and such portions thereof as have any relation to an overdue and unpaid demand of a creditor of the corporation, or to the collection of any such demand, shall be open to the inspection of the creditor and of his attorney.

SECT. 13. The clerk, treasurer, assistant treasurer, or other officer or agent of any corporation having the keeping of any such record, account, or paper, when required by any member or stockholder, or by any such creditor, on payment or tender of the fees allowed by law, shall furnish a certified copy of any record, account, or paper which the party is entitled to inspect.

SECT. 14. If any clerk, treasurer, assistant treasurer, or other officer, or any agent of a corporation, after demand of such copy and payment or tender of the fees therefor, shall neglect or refuse for seven days to furnish it, he shall forfeit for every offence a sum not exceeding one thousand dollars, to any member, stockholder, or creditor who shall have demanded such copy.

SECT. 15. A corporation, at any legal meeting, may alter the time of holding its annual meeting.

SECT. 16. If a corporation shall fail to hold its annual meeting, or if, from any cause, a meeting thereof cannot otherwise be called, the owners of one twentieth part of the stock or property thereof, or, if the same is not divided into shares, one twentieth part in number of the members thereof, may apply in writing to a justice of the peace to call a meeting, stating the occasion and purpose thereof.

SECT. 17. The justice shall thereupon issue his warrant to one of the applicants, requiring him to warn a meeting, at a suitable time and place, for the purpose stated in the application, by publishing a copy of the application and warrant; and all business transacted at the meeting in pursuance of the warrant shall be valid.

SECT. 18. Every corporation whose charter has expired or become forfeited, or whose corporate existence has been terminated in any way, shall nevertheless continue as a body corporate for the term of three years, for the purpose of prosecuting and defending suits by or against it and of gradually closing and settling its concerns and dividing its capital stock and profits, and for no other purpose.

SECT. 19. The legislature may at any time alter, amend, or repeal the charter of any corporation or the laws under which it was established, or may modify or annul any of its franchises, duties, and liabilities; but the remedy against the corporation, its members or officers, for any liability previously incurred, shall not be impaired thereby.

SECT. 20. The directors and other officers of all corporations doing business in the state shall transmit to the librarian of the state library copies of all printed reports made by them in relation to the affairs of the corporations, immediately after the same are published.

SECT. 21. Manufacturing corporations not established by the laws of this state doing business in the state are authorized and empowered to acquire, hold, and convey real and personal property, and shall con-

form to the laws of the state, as to returns and taxation, the same as domestic corporations.

SECT. 22. The supreme court shall have general powers in equity, upon petition of stockholders holding one fourth of the stock of any corporation, or, if there be no stockholders, of one fourth of the members thereof, to decree the dissolution of the corporation, or such other relief as may be just, and may make such final and interlocutory orders, judgments, and decrees for the winding up of their affairs, the payment of their debts, and the distribution of their assets, as justice may require.

CHAPTER 151.

SUITS AGAINST STOCKHOLDERS.

SECTION

1. Bill in chancery only remedy against stockholders.
2. Not to be filed until sixty days after legal demand on corporation.
3. Officers and stockholders upon demand, to pay debt or expose

SECTION

- property; if property exposed, no suit.
4. Failing to do either, meeting of stockholders to be called; penalty for not calling.
5. Suits against bank stockholders regulated.

SECTION 1. The only remedy to enforce the payment of a debt of a corporation against the individual stockholders thereof, shall be a bill in chancery.

SECT. 2. No bill shall be filed until sixty days after a legal demand of payment of the debt whose payment is sought to be enforced shall have been made upon the corporation.

SECT. 3. Whenever payment of a debt of a corporation shall be legally demanded, it shall be the duty of the officers and stockholders thereof forthwith to pay and discharge the same with the funds of the corporation, or to expose unincumbered personal property of the corporation sufficient to satisfy the same with costs of suit, so that it may be attached in a suit of the creditor against the corporation; and if such property be thus exposed, no suit shall be maintained against the stockholders.

SECT. 4. Upon demand of payment of a debt of a corporation being made, if the same shall not at once be paid, or unincumbered personal property sufficient to satisfy it be exposed, the officers of the corporation shall forthwith call a meeting of the stockholders to provide means for its payment, by assessments upon themselves or otherwise, within sixty days from the date of the demand. If an officer whose duty it may be to call such meeting shall unreasonably neglect or refuse to call the same, he shall forfeit one thousand dollars, to be recovered in an action of debt by any person injured.

SECT. 5. In a suit against the stockholders of a bank or banking association, for the non-payment of its bills, the bill shall be so framed as to embrace all bank bills holden by the creditor at the time of its being filed; and averments that such bills were issued from and put in circulation by the bank or banking association, that the plaintiff was at the time of demand of payment and still is the holder thereof, and a general statement of the number and denominations of the bills shall be sufficient setting forth of the liability of the bank or banking association to pay or redeem the bills, and a sufficient description of them; and the stockholders may be described in the bill as such, by their names and places of residence, without further description or addition.

CHAPTER 162.

BANK COMMISSIONERS.

SECTION

1. Provisions of title to apply to all banks, etc.
2. Board to consist of three; who eligible to the office.
3. How appointed and removed; tenure of office.
4. Salary of members.
5. Office of bank commissioners.
6. Duty of commissioners to examine banks.
7. To examine officers and others under oath.
8. Treasurers to make reports to bank commissioners, when and what.
9. To report to governor; report to contain what.
10. Bank commissioners liable to fine for making false statement of condition of bank.
11. Capital stock of guaranty savings banks, etc., to be paid before they commence business.

SECTION

12. When commissioners to apply for injunction.
13. Character of injunction.
14. Commissioners may institute proceedings to vacate charter.
15. May procure appointment of assignee, when.
16. Power and duties of assignee.
17. Court may make orders, etc.
18. Commissioners to examine assignee and insolvent estate, and report.
19. Creditors of bank may be restrained.
20. Assets of bank, how distributed.
21. Uncalled for dividends to be paid into state treasury.
22. How disposed of.
23. Compensation of assignee.
24. Assignee to give bond; condition.
25. Suits on bond.
26. Refusal to pay specie, forfeiture of charter, etc.

SECTION 1. The provisions of this title, so far as they properly may, shall apply to state banks, savings banks or institutions for savings, private banks, loan fund associations, trust companies, loan and trust companies, loan and banking companies, and loan and building associations, unless otherwise expressly limited in their operation.

SECT. 2. There shall be a board of bank commissioners, consisting of three competent persons. No person who is not a resident of the state, and no person who is indebted to any savings bank or trust company in this state, or who holds any stock or office in any such bank or

company, or who is an agent of any corporation or person engaged in the business of selling or negotiating in this state loans, stocks, or securities of any kind, or who is an officer or stockholder in any such corporation, shall be eligible to the office. No more than two members shall be appointed from one political party.

SECT. 3. The members of the board shall be appointed by the governor, with advice of the council; and any member may be removed by the same authority whenever the public good requires it. One member shall be appointed each year to succeed a member whose term of office expires on the first day of December of that year, and shall hold office for three years from that date, unless sooner removed. Whenever a vacancy occurs, an appointment shall be made for the unexpired part of the term. The terms of the present members are extended to the first day of December next following the expirations thereof, as heretofore limited.

SECT. 4. The annual salary of the members of the board shall be two thousand dollars each, payable quarterly from the treasury of the state. They shall be allowed in addition their actual travelling expenses incurred while making the examinations required by law. Their bills for such expenses shall be audited by the governor and council.

SECT. 5. The board shall be provided with an office in the state house or in some other suitable place in the city of Concord.

SECT. 6. The board shall have general supervision of all banks (except national banks), trust companies, loan and trust companies, loan and banking companies, loan and building associations, and other similar institutions in the state. The members shall examine into the condition and management of all such institutions once at least each year, and oftener when so directed by the governor. Upon such examinations they shall inspect all their books, papers, notes, bonds, and other evidences of debt, shall ascertain the quantity of specie and other money and funds on hand, and shall make all inquiries necessary to learn their ability to perform their engagements, and to learn whether they have violated any provision of law.

SECT. 7. Any commissioner may examine, under oath by him administered, any officer, agent, or servant of any such institution, or any other person, in relation to the affairs and condition of the institution.

SECT. 8. The treasurers of all institutions under the supervision of the bank commissioners shall balance their books at the close of business on the first business day in July in each year, and within fifteen days thereafter shall make reports to the commissioners, upon blanks furnished by them, showing the true condition of the institutions at that time. The commissioners shall prescribe what information the reports shall contain and their form, and shall seasonably furnish blanks upon which they are to be made.

SECT. 9. The board shall file with the secretary of state, on or before

the first day of October in each year, their annual report, which shall contain a statement of all items of expense of each institution under their supervision, of the names of the treasurer and clerks of each, of the amount of each treasurer's bond, of the salary or compensation paid to each treasurer, of the kinds and amounts of stocks and bonds held by each institution, with the par value, cost, and market value thereof, and of the true condition of each institution. They shall make such recommendations therein as they think will promote the public good.

SECT. 10. If any bank commissioner shall, in the annual report of the bank commissioners, make a statement which purports to be the condition of an institution under their supervision without having fully and carefully examined into the condition of such institution, or shall make a false statement of the condition of any institution with intent to deceive, he shall be fined not exceeding one thousand dollars, or be imprisoned not exceeding five years, for each offence.

SECT. 11. No guaranty savings bank, trust company, loan and trust company, loan and banking company, or other similar corporation shall commence the transaction of business until it has satisfied the bank commissioners that its capital stock has been paid in in accordance with the provisions of its charter.

SECT. 12. If any institution placed under the supervision of the bank commissioners shall refuse to permit an examination of its affairs by the commissioners, or shall refuse to furnish the necessary facilities therefor, or if it is judged by the commissioners to be necessary for the public safety that it should not continue to transact business, the commissioners shall represent the facts by petition to some justice of the supreme court.

SECT. 13. Such justice shall issue an injunction, prohibiting, so far as may be thought necessary, the transaction of business by such institution, and the commissioners shall cause the same to be duly served.

SECT. 14. Whenever the bank commissioners shall deem it necessary for the public safety, they may lay the facts in writing before the attorney-general, and may require him to file an information against any corporation under their supervision, at the next trial term of the supreme court for the county, for the purpose of vacating its charter.

SECT. 15. In either of such cases they may apply to the supreme court or a justice thereof to appoint an assignee of the property and effects of the institution. The court or justice may appoint an assignee and prescribe orders and rules by which he shall be governed.

SECT. 16. The assignee shall take possession of all the estate, property, rights, and credits of the institution, and demand, receive, sue for, and recover the same wherever found. He may require the institution, its officers, owners, or others having its property or the control of it, to execute a transfer or conveyance thereof to him, and he may sell and convey any such property, and do any act necessary to convert the assets of the institution into money.

SECT. 17. The court, or any justice thereof in vacation, may make any orders necessary to carry the assignment into effect, and may affix such penalties for disobedience thereof as may be thought necessary.

SECT. 18. The assignees of insolvent institutions shall make reports to the bank commissioners, as the treasurers thereof are required to do; and the bank commissioners shall make examinations into their affairs as into the affairs of solvent institutions, and shall incorporate the results of their examinations in their annual report.

SECT. 19. Upon application, the court may issue an injunction restraining all proceedings at law by any creditor against such institution, and may order notice to be published, requiring all creditors to prove their claims against the institution and to present them to such persons within such time as may be directed, and in default to be precluded from all benefit of the assets of the institution.

SECT. 20. The proceeds of the property of an insolvent institution shall be distributed according to the decree of the court:

- I. To pay the expenses of the assignment.
- II. To pay all bills issued by the bank *pro rata*.
- III. For the payment in equal proportion of all debts, claims, and obligations owing by the institution.
- IV. The remainder to be divided among the stockholders according to their interests.

SECT. 21. At the expiration of one year from the final decree distributing the assets of an insolvent institution, the assignee shall make report to the court, or to some justice thereof, of the names and residences, if known, of all persons entitled to unclaimed dividends and of the amount of all such dividends. The court or justice shall thereupon order the same to be paid into the state treasury and a copy of the report to be delivered to the state treasurer. The receipt of the state treasurer shall be a full discharge of the assignee for such dividends.

SECT. 22. The state treasurer shall keep in a book provided for that purpose a record of all such dividends, with the names of the persons to whom they belong, and their residences, so far as known. He shall pay the dividends, less one per cent. for his services, to the persons to whom they belong, or to their legal representatives whenever called for, without interest. All dividends heretofore or hereafter paid into the state treasury, that are not claimed within fifteen years after such payment, shall escheat to the state.

SECT. 23. Every assignee shall receive such reasonable compensation for his expenses and services, in the execution of his trust, as the court may order.

SECT. 24. Every assignee, before acting as such, shall file in court a bond to the county, in such sum and with such sureties as the court or justice may approve, to execute faithfully the duties of his appointment, to comply with the orders of the court, and to render an account of his proceedings therein to the court when required.

SECT. 25. Any person aggrieved by any default or misconduct of the assignee in his trust, may, by leave of the court, institute a suit on such bond, and recover the damages sustained thereby.

SECT. 26. If any state bank, without legal authority, shall fail to pay, on request, its bills in specie, its charter shall be forfeited, and the governor shall direct an immediate examination of its affairs by two or more of the bank commissioners, and such proceedings shall be had as the commissioners judge necessary.

CHAPTER 163.

BANKS.

SECTION	SECTION
1. Banks of issue prohibited unless chartered; penalty.	12. Cashier not to be indebted to bank.
2. Bills and notes of unauthorized company, and notes and securities given to it, void.	13. Indebtedness of directors limited; penalty.
3. Banks not to commence business until certificate that capital paid is filed and published.	14. Indemnity by director void.
4. Banking corporations subject to general laws, unless specially exempted.	15. Bank officer to receive no compensation for procuring loan; penalty.
5. Bills to be unconditional, payable to bearer at bank, in specie, on demand.	16. Violation of bank laws; who to prosecute.
6. Penalty for neglect to redeem bills in specie on demand.	17. Forfeiture of charter, proceedings for.
7. What constitutes capital stock of bank.	18. Individual liability limited.
8. Banks to pay original value of altered bills.	19. Banks may hold stock in National Bank of Redemption.
9. Bank circulation limited; penalty for excess.	20. Counterfeit, altered, and worthless bills, how stamped.
10. Banks suspending specie payment to make no dividends; penalty.	21. Penalty for neglect; mistakes, how remedied.
11. Debtor of suspended bank may suspend payment; proviso.	22. Banks may close their business at time fixed by them.
	23. Security for the payment of debts to be given before capital divided.
	24. Creditor whose claim not paid on demand may sue bond.
	25. Application of provisions.

SECTION 1. A company or association for the purpose of issuing bills or notes as currency, formed without an act of the legislature or a law of congress authorizing the same, shall be unlawful; and any person who shall become a member of such company or association or shall be concerned in issuing or circulating their bills or notes, or shall in any way aid in carrying on their business, shall be fined not exceeding one thousand dollars.

SECT. 2. All bills, notes, or other obligations of any such unauthorized company or association, designed to be used as currency, and all notes or securities for the payment of money or the delivery of prop-

erty, given to or received by any such unauthorized company or association, or any person for its benefit, shall be void.

SECT. 3. No bank authorized to issue bills shall commence business until it has filed in the office of the secretary of state, and published in one or more newspapers, a certificate of the bank commissioners that its whole capital stock has actually been paid in in cash, as required by law.

SECT. 4. Every such bank and its stockholders shall be subject to the laws of the state applicable to corporations generally, unless the same are controlled by the provisions of the charter or by some special law of the state or United States.

SECT. 5. No such bank or any person in its behalf shall circulate or issue, with intent to circulate as currency, any bill or note the payment of which is subject to a condition, or which is payable at any other place than the bank from which it is issued, or which is not payable to the bearer, in specie, on demand. Any corporation or person violating any provision of this section shall be fined one hundred dollars.

SECT. 6. If a bank chartered by this state shall neglect or refuse to pay in specie, upon demand therefor, any bill or note issued by it as currency, the holder may recover the amount thereof, with interest at the rate of two per cent. a month from the time of demand, in an action of assumpsit against the bank, and treble costs of suit.

SECT. 7. The capital stock of every such bank shall be the amount of cash actually paid in as capital, and no note of any stockholder shall constitute any part thereof.

SECT. 8. Every such bank shall pay to a holder the original amount of any of its bills or notes that may have been altered to a larger amount.

SECT. 9. No such bank shall have in circulation its own bills to an amount greater than the amount of the excess of its capital actually paid in above the amount of loans made to its stockholders on pledge of its own stock. In case of any excess, the directors under whose administration it shall happen shall be jointly liable, to the extent of such excess, for all debts of the corporation then existing and that shall be contracted during their continuance in office, until the circulation shall be reduced to the limit above prescribed.

SECT. 10. No such bank, which shall without authority suspend specie payment, shall make any dividend of interest or profits to any stockholder during such suspension. A violation of the foregoing provision shall work a forfeiture of the charter; and any director or other officer of a bank consenting to such violation, shall be imprisoned not exceeding five years.

SECT. 11. If any such bank suspends specie payment, any debtor to the bank may suspend the payment of his debt until it resumes such payment, unless it will receive its own or other current bank bills in payment thereof.

SECT. 12. No cashier of a bank shall be directly or indirectly indebted thereto as principal, surety, or otherwise, except upon his official bond.

SECT. 13. No director of a bank shall ever be indebted thereto, directly or indirectly, as principal, surety, or otherwise, to an amount greater than one half its stock then holden by him, unincumbered by lien or otherwise; nor shall the loans of a bank to any director ever exceed three per cent. of its actual cash capital. If a director shall violate any provision of this section, he shall be fined for each offence double the amount of the excess of his indebtedness, one half to the use of the complainant.

SECT. 14. Any contract by a director or other officer of a bank to indemnify any other person for liability to the bank, or subjecting himself to liability to the bank on account of any other person, shall be unlawful and void.

SECT. 15. If any officer of a bank shall, directly or indirectly, receive any compensation for services or influence in or about the procuring of a loan or discount therefrom, or the giving of security therefor, or indemnifying or securing the surety, indorser, or guarantor of any note or other paper discounted at or holden by the bank, against his liability thereon or by reason thereof, he shall forfeit one hundred dollars, and three times the amount of such compensation, to the use of any person suing therefor.

SECT. 16. The attorney-general and the several solicitors shall prosecute all violations of any provisions of the laws relating to banks which may come to their knowledge.

SECT. 17. Whenever any bank shall forfeit its charter, the attorney-general, upon receiving satisfactory evidence thereof, shall file an information against the bank, at a trial term of the supreme court for the county in which the same is located, for the purpose of vacating its charter; and the court, after due notice, may adjudge the charter forfeited.

SECT. 18. The stockholders of a banking corporation shall be liable in their individual capacity for the debts of the corporation to the amount of their stock therein, and not otherwise.

SECT. 19. Any bank, by unanimous vote of its directors, may purchase and hold in its own name, stock in the National Bank of Redemption, located in Boston, Massachusetts, to an amount not exceeding five per cent. of its own capital.

SECT. 20. Any bank receiving in payment, or upon deposit, or for redemption from any other bank, or from any person, a counterfeit, uncurrent, or worthless bank bill, or a bill which has been altered from its original denomination, or a paper not a bank bill, but made in similitude thereof, purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," upon all such altered bills the word "altered," and upon all such other bills and papers the word "worthless," adding the

name of the bank and the initials of the officer by whom the writing or stamp is made.

SECT. 21. Any bank neglecting or refusing to write upon or stamp any bill or bills, as prescribed in the preceding section, shall forfeit to any person who will sue therefor the full amount of the bill allowed to pass without being so written upon or stamped. If a bank officer, by mistake or inadvertence, and not fraudulently, so writes upon or stamps a bill which is not counterfeit, altered, or worthless, the bank shall pay to the holder its value on demand.

SECT. 22. Any state bank may close its business at any time by it fixed, of which notice shall be published, and may divide its capital and property among its stockholders, after payment of its debts.

SECT. 23. Before any part of its capital shall be paid to any stockholder, the bank shall file in the office of the state treasurer a bond for the payment of all its debts, in a sum not less than double its outstanding liabilities, and with sufficient sureties, approved by the bank commissioners.

SECT. 24. Any person whose claim is not paid, on demand of the cashier or president, within two years from the time so fixed and published for closing its business, may recover the same upon such bond.

SECT. 25. The foregoing provisions apply to state banks which have or may become national banks.

CHAPTER 164.

BANK CASHIERS AND PRIVATE BANKS.

SECTION

1. To make quarterly statements of condition of banks.
2. Cashier's statements to be verified by oath and returned to secretary.
3. Penalty for neglect of banks to return statements.
4. Secretary to publish abstract of returns.

SECTION

5. Associations or partnerships engaged in banking, banks.
6. Stockholders in private banks, who are; what constitutes capital for taxation.
7. Stockholders liable as partners for debts of bank.

SECTION. 1. The cashier of every state bank shall, on the first Monday of March, June, September, and December, in each year, make a statement of its condition on that day, specifying in separate columns the capital stock actually paid in; debts due the bank secured by pledge of its stock; value of real estate belonging to the bank; amount of debts due the bank; amount of debts due from directors, either as principals or sureties, specifying whether on interest or otherwise; amount of specie in the vault; amount of bills of other banks on hand; amount of deposits in the bank; amount of deposits

in other banks for the redemption of its bills; and the amount of bills of the bank then in circulation.

SECT. 2. Such statement shall be signed by the cashier, who shall make oath before some justice that the same is, in his belief and to the best of his knowledge, a just and true account of the condition of the bank at the time to which it refers, a certificate of which oath shall be made thereon. Such statement shall be returned to the secretary of state, who shall give a receipt therefor.

SECT. 3. If any such bank neglects to make returns as required in the preceding sections, it shall be fined not exceeding one thousand dollars for each offence; and the certificate of the secretary shall be competent evidence of such neglect.

SECT. 4. The secretary shall cause abstracts of such quarterly returns to be published in the "Independent Statesman," and in the "People and Patriot."

SECT. 5. Every association or partnership formed for the purpose of loaning money or dealing in money, receiving deposits, buying and selling exchange, or transacting such other business as is usually transacted by banks, shall be a bank for the general purposes of this title and for taxation. The clerk or cashier of every such bank shall make the same returns to towns where its stockholders reside as the cashiers of other banks are by law required to make.

SECT. 6. Every person owning any portion of the funds employed in any private bank shall be deemed a stockholder therein. The average amount of the capital of such private bank during the preceding year shall be the capital of such bank subject to taxation as stock.

SECT. 7. The stockholders of any private bank shall be liable as partners for all the debts and obligations of the bank.

CHAPTER 165.

SAVINGS BANKS.

SECTION

1. Charters made perpetual.
2. Eligibility to office.
3. Same subject.
4. Presidents, trustees, and treasurers to be paid for services.
5. Treasurer's salary, how established; limit of yearly expenses.
6. Treasurer's bond.
7. Custody and record of bond; copy to be sent to bank commissioners, when.
8. Bonds to be examined by bank commissioners, etc.

SECTION

9. Accounts to be kept by treasurer, what.
10. Treasurer not to engage in private banking.
11. Penalty for violation of provisions of preceding section.
12. Treasurer to report stocks held as collateral for taxation.
13. Savings banks not to loan to officers, except when.
14. Limit of savings bank investments.
15. Assets of bank to be kept separate from those of other corporations or persons.

SECTION

16. Guaranty fund to be created.
17. Savings bank dividends limited.
18. Trust companies, etc., amenable to same rule as savings banks.
19. May pay deposits to minors and married women as if of full age or unmarried.
20. Trustees to examine bank and make report to bank commissioners, etc.
21. When bank is kept with national bank, the treasurer shall procure certificate of examination of national bank at same time with that of savings bank, etc.
22. Proceedings in case of neglect of treasurer to furnish certificate.
23. Triennial verification of depositors' books.
24. List of unclaimed deposits to be published every fifth year.

SECTION

25. Penalty for violation of provisions of preceding section.
26. A judge and the bank commissioners may scale down the deposit accounts, when.
27. They may do it without petition, when.
28. Excess of assets, how divided.
29. Closing up of certain insolvent banks regulated.
30. Officers and employes not to receive fees on account of loans.
31. Penalty for violation of provisions of preceding section.
32. Penalty for embezzlement by officers of savings banks, etc.
33. Commissioners to report violations of law to attorney-general; penalty for violations of law, when no other penalty provided.

SECTION 1. Existing charters of savings banks shall be perpetual, although expressly limited to a term of years.

SECT. 2. No person who is indebted to a savings bank as principal or surety shall be eligible to any office in the bank, unless the indebtedness was created in accordance with the provisions of section thirteen of this chapter.

SECT. 3. No person who is an agent of a corporation, or person engaged in the business of selling or negotiating loans, stocks, or securities of any kind within this state, or who is an officer in any such corporation, shall be eligible to the office of president, treasurer, or member of the investment committee of a savings bank.

SECT. 4. Savings banks may pay their presidents, trustees, and treasurers reasonable compensation for services rendered.

SECT. 5. The trustees shall annually establish the salary of the treasurer. The total yearly expenses of a bank, including treasurer's salary, shall not exceed four thousand dollars while the average amount of its deposits is one million dollars or less; and in no case shall they exceed the sum produced by adding to four thousand dollars one fifth of one per cent. of the excess of deposits above one million dollars.

SECT. 6. The treasurer of every savings bank shall give a bond to the bank, with sufficient sureties, for the faithful performance of his duties. The penal sum of the bond shall not be less than twenty-five thousand dollars, nor more than one hundred thousand dollars. If the deposits of the bank exceed one hundred thousand dollars, five thousand dollars shall be added to the minimum penal sum for each sum of one hundred thousand dollars of deposits or fractional part thereof, until the maximum penal sum is reached: provided, that if

the treasurer of any savings bank shall give a bond of an indemnity company licensed by the insurance commissioner to do business in this state, the penal sum of the bond shall not be less than fifteen thousand dollars, nor more than fifty thousand dollars. If the deposits of the bank exceed one hundred thousand dollars, twenty-five hundred dollars shall be added to the minimum penal sum for each sum of one hundred thousand dollars of deposits or fractional part thereof, until the maximum penal sum is reached. [Amended. See Session Laws 1893, chapter 58, approved March 31, 1893.]

SECT. 7. The president shall have custody of the treasurer's bond. He shall cause it to be recorded at length in the books of the bank immediately after its receipt, and shall transmit an attested copy of it to the board of bank commissioners within ten days thereafter.

SECT. 8. The bank commissioners shall annually examine treasurer's bonds and inquire into their sufficiency and shall certify upon the bonds the results of such examinations. Whenever they shall deem a bond insufficient they shall order a new bond to be filed within a time by them limited.

SECT. 9. The treasurer of every savings bank shall enter upon the books of the bank, at the times of the several transactions, according to forms approved by the bank commissioners, a true and detailed account of every receipt and payment on account of the bank, and a full and particular description of every note, certificate of stock, and other security coming to the possession of the bank, with a statement of the amount paid or advanced thereon and the date of so doing; so that the books of the bank shall contain a full, intelligible, and true history of all its dealings.

SECT. 10. No treasurer or person acting as treasurer of a savings bank shall carry on or be engaged in the business of private banking, or shall suffer such business to be carried on in the office of the bank.

SECT. 11. If any person shall violate the provisions of the preceding section, he shall be fined not exceeding one thousand dollars, or be imprisoned not more than one year, or both.

SECT. 12. The treasurer shall report, under oath, the names of owners of stock subject to taxation in this state and held by the bank as collateral security, and the amount of stock owned by each, to the selectmen of the towns in this state in which the owners reside; and if any such owners reside outside the state, he shall report their names and the amounts of their stock to the selectmen of the town in which the bank is located.

SECT. 13. No savings bank shall make a loan to any of its officers nor accept any of its officers as surety or guarantor upon any loan, unless all the trustees of the bank have consented thereto in writing.

SECT. 14. No savings bank shall hereafter invest its funds in the following named securities and stocks:

1. In loans to any person or corporation exceeding in the aggregate ten per cent. of the amount of its deposits.

II. In loans and debenture bonds secured by mortgages of real estate situated outside of New England exceeding in the aggregate forty per cent. of the amount of its deposits.

III. In loans or debenture bonds secured by mortgages of unproductive, unimproved, or unoccupied real estate, situated outside of New England.

IV. In loans secured by the pledge of securities or stocks in which it is not at liberty to invest.

V. In the stocks and bonds of any corporation exceeding in the aggregate, at their par values, ten per cent. of the amount of the deposits of the bank.

VI. In the stock of any corporation located outside of New England, which has not earned and regularly paid dividends during the five years next preceding such investment.

VII. In the stock of any corporation located within New England, which has not earned and regularly paid dividends during the two years next preceding such investment.

VIII. In the stock of any corporation, excepting national banks, organized under the laws of another state, which is engaged in the business of selling or negotiating loans, stocks, or other securities.

IX. In the bonds, notes, or other evidences of indebtedness of any county, city, town, or district situated outside of New England, whose net indebtedness (above the amount of sinking funds set apart for the payment of such indebtedness, and not including debts created for supplying the inhabitants with water), exceeds five per cent. of the amount of the last preceding valuation of property therein for taxation.

X. In the bonds, notes, or other evidences of indebtedness of any other corporation, excepting railroad corporations, whose net indebtedness exceeds the amount of its capital stock actually paid in and remaining unimpaired.

SECT. 15. A savings bank may deposit its funds in a national bank whose capital is unimpaired and whose credit is good, but until such deposit, it shall keep all its coin, bills, notes, bonds, securities, and evidences of debt separate and apart from the assets or property of any other corporation or person. If the officers of a savings bank fail to comply with this provision, they may be removed by the bank commissioners.

SECT. 16. Every savings bank shall annually pass to the credit of a guaranty fund a sum equal to ten per cent. of its net earnings for the year, until such guaranty fund shall amount to a sum equal to five per cent. of its deposits, and no part of the guaranty fund shall be used to pay dividends.

SECT. 17. Until the guaranty fund of a savings bank amounts to five per cent. of its deposits, the bank shall not pay to its depositors a greater rate of interest than four per cent. annually. Whenever the guaranty fund is full it shall divide its net earnings annually.

SECT. 18. Trust companies, loan and trust companies, loan and

banking companies, and other similar corporations receiving savings deposits or transacting the business of a savings bank, shall conduct the business as a separate department, and that department shall be amenable to the laws governing savings banks.

SECT. 19. Savings banks and other institutions for savings may pay to minors and married women the deposits to their credit as if they were of age or were unmarried, and their receipts shall be sufficient discharges for the same.

SECT. 20. The trustees of every savings bank shall, in person or by a committee appointed from their board, make a thorough examination of the affairs of the bank once every six months, and shall make and transmit to the bank commissioners, upon blanks furnished by them for the purpose, a report of such examinations forthwith after they are made, and shall publish a copy of such report in some newspaper published in the place where the bank is located, or, if there be no newspaper there, in a newspaper published at the place nearest thereto, and shall forthwith transmit to the bank commissioners a copy of the newspaper containing such report.

SECT. 21. If a savings bank has its place of business in the same office with that of a national bank, the treasurer of the savings bank shall cause a committee of the directors of the national bank to indorse upon the reports of the examinations of the affairs of the savings bank, to be returned to the bank commissioners, a certificate, under oath, that they made an examination of the affairs and securities of the national bank at the same times when the savings bank examinations were made, and found them to be correct.

SECT. 22. If the treasurer of a savings bank shall neglect to furnish such certificate within thirty days after the examination, the bank commissioners, by notice in writing duly served, shall require him to appear before them, at a time and place appointed, and show cause for such neglect. If no sufficient cause be shown, or if, such cause being shown, the treasurer shall fail to furnish the certificate within a time fixed by the commissioners, they shall remove the savings bank from the office of the national bank, and if the treasurer is also cashier of the national bank, they shall remove him from the office of treasurer; all of which they are fully empowered to do.

SECT. 23. In the year 1892, and in every third year thereafter, the trustees for savings banks and institutions for savings shall call in the books of deposit of their depositors, for examination and verification; and they shall cause the same to be examined and verified by some person or persons aside from the treasurer or his clerk, to be employed for the purpose.

SECT. 24. In the month of June in the year 1895, and in every fifth year thereafter, the treasurer of every savings bank shall make a list, under oath, of the depositors who have not made a deposit or withdrawn any money upon their accounts for the period of twenty years next prior to the first day of the preceding April, who are not known

to the treasurer to be living, or, if dead, whose executors or administrators are not known to the treasurer, showing the last known residence or post-office address of each depositor, the fact of his death, if known, and the amount standing to his credit when it exceeds five dollars, and shall cause the same to be published in two newspapers, at least, circulated in the county in which the bank is located, one of which is published in the town of such location, if any there be. He shall also furnish a copy of the same to the bank commissioners, to be published in their report.

SECT. 25. If the treasurer of any savings bank neglects to comply with the provisions of the preceding section, he shall be fined one hundred dollars for each offence.

SECT. 26. Any justice of the supreme court in connection with the bank commissioners, upon petition of the trustees of a savings bank, shall reduce the deposit account of each depositor therein whenever the value of its assets is less than the total amount of its deposits, so as to divide the loss equitably among the depositors.

SECT. 27. Whenever it appears to the bank commissioners that the assets of a savings bank are reduced in value below ninety per cent. of the amount of its deposits, they, in connection with a justice of the supreme court, shall proceed, as provided in the preceding section, of their own motion.

SECT. 28. If the bank shall realize from the assets a greater sum than was fixed upon by the judge and bank commissioners, they shall order such excess to be equitably divided among the depositors whose accounts have been reduced, but to the extent of such reduction only.

SECT. 29. If a savings bank whose deposit accounts have been reduced under the provisions of the three preceding sections shall afterwards receive new deposits and shall keep its accounts and in all respects conduct its business relating to such new deposits as if it were a separate bank, distinct from the one in which the old deposits were made, and if proceedings shall be commenced against such bank to wind up its affairs, the court may make the same applicable to either or both parts of such business; but notice of such proceedings shall be given by publication in one or more newspapers published in the county where the bank is situated.

SECT. 30. No officer or employé of a savings bank, trust company, loan and trust company, loan and banking company, or loan and building association shall directly or indirectly receive any fee, present, or benefit whatsoever from any borrower or applicant for a loan from such institution as an inducement to making the loan, or from any one negotiating securities to the institution, except the usual compensation for drawing mortgages and other papers pertaining to the loan; nor shall any such officer or employé negotiate loans in their own behalf with themselves as officials of the bank.

SECT. 31. If any officer or employé of any institution mentioned in the preceding section shall violate the provisions of the section, he

shall be fined not exceeding ten thousand dollars, or be imprisoned not more than ten years, or both.

SECT. 32. If any officer of a savings bank, a loan and trust company, a loan and banking company, or a building and loan association, shall embezzle, abstract, or wilfully misapply any of the moneys, funds, or credits of the institution, or shall make any false entry in any book, report, or statement of the institution, with intent in either case to injure or defraud it or any corporation or person, or to deceive any officer of the institution, or any committee or examiner appointed to examine the affairs of the institution, or the bank commissioners, he shall be fined not exceeding twenty thousand dollars, or be imprisoned not exceeding ten years.

SECT. 33. If in the opinion of the bank commissioners any savings bank or its officers have persistently violated any provision of law, they shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall immediately institute a prosecution therefor in behalf of the state. The penalty for the violation of any provision of law by any such bank or officer, where no other penalty is prescribed, shall be a fine not exceeding one thousand dollars.

CHAPTER 166.

BUILDING AND LOAN ASSOCIATIONS.

SECTION

1. Twenty-five or more persons may associate together to form corporation.
2. Articles of agreement to set forth what; how signed.
3. Corporate name.
4. Corporate existence begins, when; general powers.
5. Capital stock and shares.
6. Limit of shares to be held by one person.
7. Each shareholder entitled to one vote; proxy voting prohibited.
8. Corporation to collect dues from and make loans to shareholders.
9. May impose fines, when and what.

SECTION

10. May purchase houses, etc.
11. Interest, premium, etc., how distributed among shareholders.
12. Shareholders may withdraw, how.
13. Amount to be paid shareholder upon withdrawal.
14. Unpledged shares may be retired, when and how.
15. Legal representatives of deceased shareholder entitled to what.
16. Officers to hold monthly meetings; purpose thereof.
17. Premiums, etc., not to be deemed usurious.
18. To notify bank commissioners of organization, etc.

SECTION 1. Twenty-five or more persons of lawful age may associate together by articles of agreement and form a corporation for the purpose of accumulating the savings of its members and of loaning the funds so accumulated to them to enable them to purchase homesteads and to improve their condition.

SECT. 2. The articles of agreement shall set forth the name of the corporation, the object for which it is established, the place in which

its business is to be carried on, and the limit of the capital to be accumulated by it; and shall be signed by the parties who unite to form the corporation, and they shall affix to their signatures their post-office addresses.

SECT. 3. The name assumed by the corporation shall indicate that it is a coöperative building and loan association, and shall not be one that is in use by any other corporation. It shall not be changed, except by the legislature.

SECT. 4. The articles of agreement shall be recorded in the office of the clerk of the town in which the business of the corporation is to be carried on, and in that of the secretary of state. When so recorded, the signers thereof and their associates and successors shall become and be a corporation having all the rights and powers and being subject to all the duties, liabilities, and restrictions of similar corporations, except so far as the same are limited or enlarged by this chapter.

SECT. 5. The capital stock of any such corporation shall not exceed at any time one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly, or yearly series,—each series to consist of such number of shares as the members may determine,—but no shares of a prior series shall be issued after the issue of a new series has been begun.

SECT. 6. No person shall hold more than twenty-five shares of the capital stock of any one such corporation at a time.

SECT. 7. Each shareholder shall be entitled to give one vote upon any proposition brought before a meeting of shareholders, and no more; and no shareholder shall vote by proxy.

SECT. 8. Any such corporation may collect of its shareholders monthly dues of one dollar upon each share held by them until the ultimate value of the shares reaches two hundred dollars each, or they are withdrawn, cancelled, or forfeited; and shall loan the money so collected, together with the interest, premiums, fines, and profits arising from the business, to those of its share-holders who will pay the highest premium for such loans above the legal rate of interest, and will give satisfactory security for the payment thereof, including a pledge of shares of the capital stock of the corporation of the same amount as the loan. If it is unable to loan all its money to shareholders, it may loan it to others at a rate of interest not exceeding the lawful rate, upon mortgages of improved real estate of a value exceeding the amount of the loan by fifty per cent. at least, or upon other security deemed to be equally good.

SECT. 9. It may impose fines upon its shareholders, and upon those of its borrowers who are shareholders, for the non-payment of dues, interest, and premiums as they become due, not exceeding two per cent. a month upon the sums unpaid, and not extending beyond a period of six months from the time of the first default; and it shall have a lien upon the shares of delinquent shareholders for all sums due to it from

them, and may dispose of the shares to enforce the lien, as provided in the by-laws.

SECT. 10. It may purchase houses, or may purchase land and erect houses thereon, and may sell or lease the same to its shareholders.

SECT. 11. The interest, premiums, fines, and profits received by the corporation, less losses and the amount paid for necessary expenses of the business, shall be equitably distributed among the shares and added to the dues paid by the shareholders at least once a year, until the value of each share in the series reaches two hundred dollars, when it shall be paid to the shareholder and the share shall be retired.

SECT. 12. Any shareholder may withdraw from the corporation by giving notice of his intention to do so, thirty days at least prior to the withdrawal; but the directors may decline to use more than one half of the funds in the treasury to meet the demands of withdrawing shareholders, in which case such shareholders shall wait until funds accumulate, and shall be paid in the order in which they gave their notices and without interest or profits after the date fixed by them for the withdrawal.

SECT. 13. If the withdrawal takes place within a year after the shareholder became a member of the corporation, he shall be entitled to receive the amount of the dues paid by him, without interest or profits, less all fines and other charges against him and his proportionate part of any unadjusted loss; if it does not take place until after the expiration of such year, he shall be entitled to receive the value of his shares, as determined by the directors, less his fines, charges, and proportionate share of unadjusted losses, and less such proportion of the profits previously credited to the shares as the by-laws provide.

SECT. 14. At any time after four years from the date of issue, the directors may, pursuant to the provisions of the by-laws, if any, on the subject, retire unpledged shares of any series and compel their withdrawal by paying to the shareholders the amount of dues paid upon the shares, and the proportion of profits belonging to them, according to the last preceding adjustment and valuation of shares, less the amounts due from such shareholders for fines and other charges and for their proportionate shares of unadjusted losses, if any. If all unpledged shares are not so retired, the directors shall determine by lot which shall be retired.

SECT. 15. Upon the death of a shareholder, his legal representatives shall be entitled to receive the full amount paid in by him, together with an equitable proportion of the interest and profits pertaining to his shares, less all fines and charges against him at the time of his decease, and a proportionate share of any unadjusted losses then existing.

SECT. 16. The officers of the corporation shall hold monthly meetings for receiving dues from and selling loans to shareholders.

SECT. 17. The contracts which such corporations are authorized to make, as set forth in this chapter, shall not be deemed to be usurious,

but the dues, premiums, fines, and interest arising from such contracts may be collected as other debts.

SECT. 18. All building and loan associations hereafter organized under the provisions of this chapter shall notify the bank commissioners of their organization before beginning business; and the bank commissioners shall have power to prescribe the form of books to be used by them.

FROM PAMPHLET LAWS, 1893.

CHAPTER 3.

AN ACT TO PROVIDE FOR THE EMPLOYMENT OF A CLERK BY THE BOARD OF BANK COMMISSIONERS.

SECTION

1. May employ clerk; salary.

SECTION

2. Takes effect.

SECTION 1. The board of bank commissioners may employ a clerk in their office at a compensation not exceeding seven hundred and fifty dollars per annum, to be paid from the state treasury.

SECT. 2. This act shall take effect upon its passage.

[Approved February 22, 1893.]

CHAPTER 52.

AN ACT RELATING TO THE RATE OF INTEREST TO BE PAID GENERAL DEPOSITORS BY GUARANTY SAVINGS-BANKS.

SECTION

1. Rate of interest subject to agreement; when rate may be changed.

SECTION

2. Repealing clause; act takes effect.

SECTION 1. Savings-banks incorporated and doing business upon the guaranty system may pay such rate of interest as may be prescribed or agreed to, and all books issued by such banks recording first deposits shall state therein the rate of interest to be paid; and no changes can be made therefrom until after three months' notice of such proposed change has been given by mailing notice of the same to each and every depositor, directed to his or her last known residence.

SECT. 2. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall take effect from and after its passage.

[Approved March 30, 1893.]

CHAPTER 62.

AN ACT IN RELATION TO FOREIGN BUILDING AND LOAN ASSOCIATIONS AND AGENTS.

SECTION

1. Conditions under which foreign building and loan associations may transact business.
2. What associations the name shall include.

SECTION

3. Discriminations against associations of this state by other states shall be offset by corresponding discriminations.
4. Person doing business unlawfully, penalty.
5. Takes effect.

SECTION 1. It shall not be lawful for any building and loan association not organized under the laws of this state to transact any business in this state, unless such association shall possess assets of at least five hundred thousand dollars (\$500,000.00) and shall first obtain a license from the bank commissioners authorizing the association so to do; and the bank commissioners may refuse to issue such license, or revoke the same after it is granted, if for any reason they become satisfied that the condition of said association is such as to make the transaction of its business within the state hazardous or unsafe. Before receiving such license, the association shall file with the bank commissioners a certified copy of its charter and by-laws, and a full statement, under oath, of its president and secretary, showing the financial condition and standing of the association, in accordance with blanks furnished by them, and thereafter shall file an annual statement within twenty days after the first day of May. Upon receiving such copies and statement, if the commissioners are satisfied with the same, and that the association meets and has complied with all the requirements of this chapter, they shall grant such license, authorizing such association to do business by authorized agents until the first day of May thereafter; and annually thereafter, on the first day of May, such license may be renewed, so long as such association shall comply with the requirements aforesaid and the commissioners shall regard the association as safe, reliable, and entitled to public confidence. The bank commissioners may also require returns to be made to them, showing the condition of said associations, in such forms and at such times as they may elect. For each license and renewal, as above, the association shall pay to the state treasurer the sum of twenty-five dollars (\$25.00).

SECT. 2. The name "building and loan association," as used in this act, shall include all corporations, societies, organizations, or associations doing a saving and loan or investment business on the building society plan, whether mutual or otherwise, and whether issuing certificates of stock, which mature at a fixed time in advance, or not.

SECT. 3. If any state shall, by its laws, deny any building and loan association of this state, doing business in such other state, any rights

or privileges which are granted to building and loan associations of that state, then this state shall, in like manner, deny to building and loan associations of that state all such rights and privileges, and they shall be subjected in this state to all the restrictions, taxes, fines, license fees, deposits, burdens, and penalties imposed by that state upon building and loan associations of this state.

SECT. 4. Any officer, director, or agent of any foreign building and loan association, or any other person whatever, who shall in this state solicit subscriptions to the stock of such association, or who shall sell or issue, or knowingly cause to be sold or issued, to a resident of this state any stock of such association while such association shall not have had the certificate of the bank commissioners authorizing it to do business in this state as herein described, or before said association has complied with all the provisions of this act, or when said association shall have been notified and required to discontinue business in this state as hereinbefore provided, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of not less than one hundred dollars (\$100.00) nor more than five hundred dollars (\$500.00), or by imprisonment of not less than ten (10) days nor more than six (6) months, or both such fine and imprisonment, in the discretion of the court.

SECT. 5. This act shall take effect on the first day of April, 1893.

[Approved March 31, 1893.]

CHAPTER 139.

AN ACT IN AMENDMENT OF THE CHARTER OF THE NEW HAMPSHIRE SAVINGS BANK.

SECTION

1. Authorized to hold real estate.

SECTION

2. Takes effect.

SECTION 1. The New Hampshire Savings Bank is authorized to hold real estate to an amount which, at cost, in addition to that acquired by foreclosure, shall not exceed five per cent. of the amount of its deposits.

SECT. 2. This act shall take effect upon its passage.

[Approved February 14, 1893.]

CHAPTER 142.

AN ACT IN AMENDMENT OF AN ACT ENTITLED "AN ACT TO INCORPORATE THE WOODSVILLE LOAN AND BANKING COMPANY," PASSED AT THE JANUARY SESSION, 1891.

SECTION

1. Increase of capital stock authorized.

SECTION

2. Takes effect.

SECTION 1. The Woodsville Loan and Banking Company, a corporation duly established by law, and having its place of business at Woodsville in the county of Grafton, is hereby authorized, by vote of its stockholders, to increase its capital stock to an amount not exceeding in the whole the sum of fifty thousand dollars.

SECT. 2. This act shall take effect upon its passage.

[Approved February 14, 1893.]

CHAPTER 156.

AN ACT TO AMEND THE CHARTER OF THE NEW HAMPSHIRE TRUST COMPANY.

SECTION

1. Capital; may hold real estate.

SECTION

2. Takes effect.

SECTION 1. That section 2 of the act incorporating said company is hereby amended by striking out all of said section 2 after the word "dollars" in the fourth line, and inserting in place thereof the following, viz.—and may acquire and hold real estate, or lease-hold, or other similar interest in real estate located in New Hampshire, to the value of three hundred thousand dollars (\$300,000), exclusive of such real estate as may be taken in good faith for debt or held as collateral security, and such lease-hold or similar interest in real estate shall be deemed real estate for purposes of taxation—so that as amended section 2 of said charter shall read as follows: Said company shall have a capital stock of one hundred thousand dollars (\$100,000), divided into shares of one hundred dollars (\$100) each, with authority to increase the capital to five hundred thousand dollars (\$500,000), and may acquire and hold real estate, or lease-hold, or other similar interest in real estate located in New Hampshire, to the value of three hundred thousand dollars (\$300,000), exclusive of such real estate as may be taken in good faith for debt or held as collateral security, and such lease-hold or similar interest in real estate shall be deemed real estate for purposes of taxation.

SECT. 2. This act shall take effect from and after its passage.

[Approved February 16, 1893.]

CHAPTER 173.

AN ACT TO CHANGE THE NAME OF THE DOVER CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

SECTION

1. Name changed.

SECTION

2. Takes effect.

SECTION 1. That the name of the Dover Coöperative Savings Fund and Loan Association be and hereby is changed to Dover Coöperative Bank.

SECT. 2. This act shall take effect upon its passage.

[Approved February 28, 1893.]

CHAPTER 190.

AN ACT TO CHANGE THE NAME OF THE MERRIMACK MORTGAGE AND DEBENTURE COMPANY.

SECTION

1. Name changed.

SECTION

2. Takes effect.

SECTION 1. The name of The Merrimack Mortgage and Debenture Company shall be and the same is hereby changed to The Derryfield Savings Bank and Trust Company, by which name it shall be known and transact its business.

SECT. 2. This act shall take effect upon and after its passage.

[Approved March 7, 1893.]

CHAPTER 192.

AN ACT TO REVIVE THE CHARTER OF THE CLAREMONT LOAN AND TRUST COMPANY.

SECTION

1. Charter revived.

2. Incorporators.

SECTION

3. Takes effect.

4. Not a savings-bank.

SECTION 1. The act entitled "An act to incorporate The Claremont Loan and Trust Company," passed Sept. 30, 1887, is hereby revived and continued in force as fully and completely, to all intents and purposes, as if the same were enacted at the present time, and the corporation thereby created shall continue from the passage of this act.

SECT. 2. The incorporators shall be John L. Farwell, George L. Balcom, George N. Farwell, Ira Colby, John S. Walker, Robert K. Dow, John M. Whipple, Chester Pike, George Olcott, Hermon Holt, J. Duncan Upham, John L. Farwell, Jr., in place of the persons named in the original charter.

SECT. 3. This act shall take effect and be in force from and after its passage; and the provisions of section 5, chapter 14 of the Public Statutes, shall not apply thereto.

SECT. 4. Nothing in this chapter shall be construed to allow a savings-bank business.

[Approved March 7, 1893.]

CHAPTER 195.

AN ACT TO INCORPORATE THE EXETER BANKING COMPANY.

SECTION	SECTION
1. Corporation constituted.	4. First meeting.
2. Capital.	5. Taxation; supervision by the bank commissioners.
3. May do a general banking business; not a savings-bank.	6. Subject to repeal; takes effect.

SECTION 1. That Edwin G. Eastman, John J. Bell, Winthrop N. Dow, William H. C. Follansby, Edward H. Gilman, Albert S. Wetherell, Bradbury L. Cilley, John E. Gardner, John N. Thompson, John H. Brown, Stephen H. Gale, and Ephraim G. Flanders, and their associates, successors, and assigns, be and they are hereby incorporated and made a body corporate by the name of The Exeter Banking Company, to be located at Exeter.

SECT. 2. Said corporation shall have a capital of twenty-five thousand dollars, divided into shares of one hundred dollars each, and shall not begin business until that sum shall have been paid in in cash.

SECT. 3. This corporation shall be empowered with authority to have and execute all the powers and privileges incident to a bank of discount; to receive on deposit, or for safe keeping, money and other valuables; to make and negotiate loans, to loan, borrow, and deal in money and securities, and to do a general banking business; but nothing in this act shall be construed as authorizing said corporation to do a savings-bank business.

SECT. 4. The first five persons named in the first section of this act, or any three of them, shall call the first meeting of the corporation by notice in writing to each grantee, or by publishing in some newspaper printed in Exeter, at least ten days before the day of meeting.

SECT. 5. The provisions of law now or hereafter in force governing the taxation of the capital stock in banks and trust companies shall apply to this corporation, and the affairs of this corporation shall be under the supervision and control of the bank commissioners.

SECT. 6. The legislature may alter, amend, or repeal this act, whenever in their opinion the public good requires it, and this act shall take effect upon its passage.

[Approved March 7, 1893.]

CHAPTER 206.

AN ACT TO INCORPORATE THE MERCHANTS' GUARANTY SAVINGS BANK.

SECTION

1. Incorporation constituted.
2. May receive deposits and make investments.
3. Must provide guaranty fund.
4. Special deposits; general deposits; difference defined.

SECTION

5. Members of corporation.
6. Bank may hold real estate.
7. Taxation.
8. First meeting.
9. Subject to repeal; takes effect.

SECTION 1. That Dennis O'Shea, Frank H. Lougee, Henry B. Quincy, Joseph W. Pitman, Stephen S. Jewett, William F. Knight, Perley Putnam, Orran W. Tibbetts, Charles A. Busiel, and Charles W. Tyler, and their associates, successors, and assigns, are hereby made a body corporate and politic under the name of The Merchants' Guaranty Savings Bank, to be located at Laconia, with all the rights and privileges and subject to all the duties and liabilities, except so far as otherwise provided in this charter, which by the laws of this state are incident to savings-bank corporations.

SECT. 2. Said bank may receive deposits of money from any person or persons on such terms and conditions as may be prescribed by it or its trustees, or be agreed to by the parties making the same, and may invest and manage the moneys deposited in or belonging to it in such securities and stocks and in such ways as may be for the convenience and advantage of the bank, subject, however, to the provisions of the existing laws of the state in relation to savings-banks.

SECT. 3. For the better protection and security of the general depositors of the bank, it shall provide for and have a permanent guaranty fund of not less than twenty-five thousand dollars, with liberty to increase the same at pleasure to a sum not to exceed two hundred thousand dollars. Said fund shall be kept and maintained as a guaranty to the general deposits, for the repayment of said deposits according to the terms and conditions thereof in case of any insufficiency of assets of the bank to pay all its liabilities; and the general deposits shall have the precedence of payment from the assets of the bank before payment from said assets on account of said guaranty fund; and no business in the way of receiving general deposits shall be transacted by the bank unless the amount of twenty-five thousand dollars shall then have been provided for said guaranty fund.

SECT. 4. Special deposits may be received by the bank to constitute the guaranty fund before mentioned; and such special deposits shall at no time be less than ten per cent. of the general deposits, nor shall said special deposits be increased by amounts of less than five thousand dollars at any one time. Such special deposits shall not be withdrawn except by the permission of the bank commissioners, and shall not at any time be reduced below the amount of ten per cent. of the

general deposits, as above provided. The general deposits shall be entitled to such rate of interest from the bank as may be prescribed or agreed to, not however in any case to be less than four per cent. per annum, and the book given general depositors on making their first deposit shall state therein the rate of interest to be paid, and no change can be made therefrom until three months' notice of the proposed change has been given by mailing notice of the same to each and every depositor, directed to his or her last known residence; and the special deposits for the guaranty fund shall not be entitled to any interest, but instead thereof shall have all the net income and profits of the bank above its expenses, the interest due the general depositors as aforesaid, and all losses of the bank; and said net income and profits may be divided proportionately among said special deposits at such times and in such ways as the bank or its trustees may order: provided, however, that such dividends shall be made only when the net resources of the bank, above its expenses, its liabilities for the general deposits, and the guaranty fund aforesaid, shall be sufficient to pay the same.

SECT. 5. The special depositors for the guaranty fund, and their assigns, shall by virtue thereof become and be members of the corporation and have and exercise all the rights and powers of the same, each special depositor being entitled to one vote for each one hundred dollars of his said deposit; but no member shall incur or be subject to any individual liability in any case for any debts or liabilities of the corporation. And the management and control of the affairs of the corporation shall be vested in a board of not less than ten nor more than twenty trustees, to be chosen by the members of the corporation. A majority of said board at any meeting duly notified shall constitute a quorum for the transaction of business. And said board shall have the power to make and establish such rules and regulations as they may think proper, for the transaction of the business of the corporation.

SECT. 6. Said bank may purchase and hold real estate to the value, when purchased, of not exceeding twenty-five thousand dollars, and may hold such amounts as may at any time be deemed advisable for the security and satisfaction of any dues to it.

SECT. 7. The tax on special deposits shall be assessed and paid in the same manner and at the same rate as the law requires on general deposits.

SECT. 8. Any three of the five grantees first named may call the first meeting of the corporation by notice in writing to each grantee, or by one publication in some newspaper printed in Laconia, at least one week before the day of meeting.

SECT. 9. This act may be altered, amended, or repealed whenever the public good may require, and shall take effect on its passage.

[Approved March 9, 1893.]

CHAPTER 218.

AN ACT TO CHANGE THE NAME OF THE GRANITE STATE TRUST COMPANY.

SECTION

1. Name changed.

SECTION

2. Takes effect.

SECTION 1. The name of The Granite State Trust Company shall be and hereby is changed to Bank of New England, by which name it shall be known and transact its business.

SECT. 2. This act shall take effect July 1, 1893.

[Approved March 9, 1893.]

CHAPTER 222.

AN ACT TO INCORPORATE THE CLAREMONT GUARANTY SAVINGS BANK.

SECTION

1. Corporation constituted.

2. May receive and invest moneys.

3. Guaranty fund.

4. Special and general deposits; dividends.

5. Members of the corporation; non-liability; trustees.

SECTION

6. May hold real estate.

7. Taxation.

8. First meeting.

9. Subject to repeal.

10. Takes effect.

SECTION 1. That Daniel W. Johnson, George H. Stowell, Hosea W. Parker, Frank P. Maynard, Osmon B. Way, Israel D. Hall, W. H. H. Allen, Edward J. Tenney, John M. Whipple, Herbert Bailey, Marshall S. Rossiter, Charles N. Washburn, Hira R. Beckwith, Albert Ball, George F. Long, Sylvanus W. Bryant, Norman Deming, Edward O. Day, Joab N. Davis, and Moses Johnson, and their associates, successors, and assigns, are hereby made a body politic and corporate under the name of The Claremont Guaranty Savings Bank, to be located at Claremont, N. H., with all the rights and privileges and subject to all the duties and liabilities, except so far as otherwise provided in this charter, which by the laws of this state are incident to savings-bank corporations.

SECT. 2. Said bank may receive deposits of money from any person or persons on such terms and conditions as may be prescribed by it or its trustees, or to be agreed to by the parties making the same, and may invest and manage the moneys deposited in or belonging to it in such securities and stocks and in such ways as may be for the convenience and advantage of the bank, subject, however, to the provisions of the existing laws of the state in relation to savings-banks.

SECT. 3. For the better protection and security of the general depositors of the bank, it shall provide for and have a permanent guaranty fund of not less than twenty thousand dollars, with liberty to increase

the same at pleasure to not exceeding one hundred thousand dollars. Said fund shall be kept and maintained as a guaranty to the general deposits for the repayment of said deposits, according to the terms and conditions thereof, in case of any insufficiency of the assets of the bank to pay all of its liabilities, and the general deposits shall have the precedence of payments from the assets of the bank before payment from said assets on account of said guaranty fund; and no business in the way of receiving general deposits shall be transacted by the bank unless the sum of twenty thousand dollars shall then have been provided for said guaranty fund. The special deposits shall at no time be less than ten per cent. of the general deposits, nor shall said special deposits be increased by amounts of less than five thousand dollars at any one time.

SECT. 4. Special deposits may be received by the bank to constitute the guaranty fund before mentioned, which shall not be withdrawn except by permission of the bank commissioners, nor at any time so far as to reduce said fund below the amount required for the same as hereinbefore provided. The general deposits shall be entitled to such rates of interest from the bank as may be prescribed or agreed to; and the book given general depositors on making their first deposit shall state therein the rate of interest to be paid, and no change can be made therefrom until after three months' notice of the proposed change has been given by mailing notice of the same to each and every depositor, directed to his or her last known residence; and the special deposits for the guaranty fund shall not be entitled to any interest, but instead thereof shall have all of the net income and profits above its expenses, the interest due the general deposits as aforesaid, and all losses of the bank. And said net income and profits may be divided proportionately among said deposits, at such times and in such ways as the bank or its trustees may order; provided, however, that such dividends shall be made only when the net resources of the bank above its expenses, its liabilities for the general deposits, and the guaranty fund aforesaid, shall be sufficient to pay the same.

SECT. 5. The special depositors for the guaranty fund, and their assigns, shall by virtue thereof become and be members of the corporation, and shall have and exercise all the rights and powers of the same, each special depositor being entitled to one vote for each one hundred dollars of his said deposit; but no member shall incur or be subject to any individual liability in any case for any debts or liabilities of the corporation. And the management and control of the affairs of the corporation shall be vested in a board of not less than five nor more than fifteen trustees, to be chosen by the members of the corporation. A majority of said board, at any meeting duly notified or any regular meeting of the board, shall constitute a quorum for the transaction of business, and said board shall have the power to make and establish such rules and regulations as they may think proper for the transacting and governing the business of the corporation.

SECT. 6. Said bank may purchase and hold real estate to the value, when purchased, of not exceeding ten thousand dollars, and may hold such amounts as may at any time be deemed advisable for the security and satisfaction of any dues to it.

SECT. 7. The tax on the special deposits shall be assessed and paid in the same manner and at the same rate as the law requires on general deposits.

SECT. 8. Any three of the grantees above named may call the first meeting of the corporation by notice in writing to each grantee, or by one publication in some newspaper printed in said Claremont, at least one week before the day of the meeting.

SECT. 9. The legislature may alter, amend, or repeal this act whenever in their opinion the public good may require it.

SECT. 10. This act shall take effect upon its passage.

[Approved March 9, 1893.]

CHAPTER 240.

AN ACT TO REVIVE THE CHARTER OF THE PITTSFIELD BANK, PASSED JUNE SESSION, 1879.

SECTION

1. Charter revived.

SECTION

2. Takes effect.

SECTION 1. The act entitled "An act to incorporate the Pittsfield Bank," approved July 1, 1879, is hereby revived and continued in force as fully and completely, to all intents and purposes, as if the same were reenacted at the present time; and the corporation thereby created shall continue for the full term of twenty years from the passage of this act.

SECT. 2. This act shall take effect and be in force from and after its passage, and the provisions of section 5, chapter 14, of the Public Statutes, shall not apply thereto.

[Approved March 23, 1893.]

CHAPTER 293.

AN ACT TO AUTHORIZE THE STATE TREASURER TO RECEIVE THE CHARTER FEE OF THE DERRYFIELD SAVINGS BANK AND TRUST COMPANY.

SECTION

1. Charter confirmed; additional fee.

SECTION

2. Takes effect.

SECTION 1. The state treasurer is hereby authorized and empowered to receive from The Derryfield Savings Bank and Trust Company the sum of fifty dollars additional charter fee in addition to the amount

paid by the same company when the charter was granted in the name of The Merrimack Mortgage and Debenture Company, and when paid said sum shall be in full for the charter fee for said Derryfield Savings Bank and Trust Company, the charter of which is hereby confirmed.

SECT. 2. This act shall take effect from its passage.

[Approved April 1, 1893.]

CHAPTER 294.

AN ACT TO INCORPORATE THE ANTRIM SAVINGS BANK.

SECTION

1. Corporation constituted.
2. Deposits.
3. May hold real estate.
4. Deposit by minor.

SECTION

5. General banking prohibited; compensation of officers.
6. By-laws.
7. First meeting.
8. Takes effect.

SECTION 1. That Morris Christie, David H. Goodell, Elliott W. Baker, George A. Cochran, Samuel R. Robinson, George A. Whittemore, Freeman W. Russell, Nathan C. Jameson, John G. Abbott, Eben Bass, Squires Forsaith, William A. C. Oaks, Stephen G. Hastings, Warren R. Cochrane, Sylvester Little, Fred C. Parmenter, Albert Clement, Milton Tenney, and Charles H. Bass be and they hereby are constituted a body politic and corporate by the name of The Antrim Savings Bank, to be located at Antrim, and they, with such other persons as shall be duly elected and admitted members of said corporation at regular meetings thereof, according to such by-laws as may hereafter be established, shall be and maintain a body corporate and politic by said name, and are and shall be invested with all the powers, rights, and privileges and subject to all the duties and liabilities which by the laws of this state are or may become incident to corporations of a like nature.

SECT. 2. Said corporation may receive from any person or persons, corporations or associations, any deposit or deposits of money, and may use, manage, and improve the same for the benefit of the depositors in such manner as shall be convenient or necessary for the security and profitable investment thereof; and all deposits may be withdrawn and the net income or profits of the deposits divided at such reasonable times, and in such manner and proportions, and subject to such equitable rules and regulations, as said corporation shall from time to time prescribe, not incompatible with the laws of this state.

SECT. 3. Said corporation may take and hold such real estate as may be proper and convenient in transacting its business, and also such real estate as may be in good faith received by them by way of security or payment for loans made by them, or for any debts, demands, or liabilities which may be owing or accrue to said corporation.

SECT. 4. Whenever any deposit shall be made by any minor, the trustees of said corporation may, at their discretion, pay to such depositor as may be due him or her, and the check or receipt or acquittance of such minor shall be as valid as if the same were executed by the guardian of said minor or the said minor was of full age: provided, such deposit, so to be withdrawn, was made personally by such minor.

SECT. 5. Said corporation shall not issue any bill or promissory note to circulate as currency, nor shall the members or officers of said corporation receive any profit or emolument from said savings-bank: provided, however, that a reasonable compensation may from time to time be made to the treasurer, secretary, and other servants of said corporation, for services actually rendered.

SECT. 6. Said corporation may from time to time make such by-laws and regulations for the government and management of its business as shall not be incompatible with the laws of this state.

SECT. 7. Morris Christie, David H. Goodell, and Elliott W. Baker, or any two of them, may call the first meeting of this corporation at such time and place and in such manner as they may think proper.

SECT. 8. This act shall take effect from and after its passage.
[Approved April 1, 1893.]

CHAPTER 305.

AN ACT TO INCORPORATE THE ANTRIM LOAN AND BANKING COMPANY.

SECTION

1. Corporation constituted.
2. Capital.
3. May do a general banking business; not a savings-bank.

SECTION

4. First meeting.
5. Taxation.
6. No personal liability.
7. Subject to repeal; takes effect.

SECTION 1. That Morris Christie, David H. Goodell, Elliot W. Baker, George A. Cochran, Samuel R. Robinson, George A. Whittemore, Freeman W. Russell, Nathan C. Jameson, John G. Abbott, Eben Bass, Squires Forsaith, William A. C. Oaks, Stephen G. Hastings, Warren R. Cochrane, Sylvester Little, Fred C. Parmenter, Albert Clement, Milton Tenney, Charles H. Bass, their associates, successors, and assigns, be and they are hereby made a body corporate by the name of the Antrim Loan and Banking Company, to be located at Antrim.

SECT. 2. Said company shall have a capital stock of twenty-five thousand dollars, divided into shares of one hundred dollars each, with authority to increase its capital stock to one hundred thousand dollars and may acquire and hold real estate for its own use to the value of ten thousand dollars, exclusive of such real estate as may be taken in good faith for debt, or held as collateral security. Said cor-

poration shall not commence business until the sum of twenty-five thousand dollars shall have been paid in in cash, and a certificate thereof shall have been filed in the office of the secretary of state, verified by the oath of the directors; and no certificate of shares shall be issued until the par value of the same has been fully paid.

SECT. 3. This corporation shall be empowered with authority to have and execute all the powers and privileges incident to a loan and banking company, to receive on deposit, or for safe keeping, money and other valuables, to make and negotiate loans, to loan, borrow, and deal in money and securities, and to do a general banking business; but nothing in this act shall be construed as authorizing said corporation to do a savings-bank business.

SECT. 4. The first five persons named in the first section of this act, or any three of them, shall call the first meeting of the corporation by notice in writing to each grantee, or by publication in some newspaper printed in Hillsborough county, at least ten days before the day of meeting.

SECT. 5. The provisions of law now or hereafter in force governing the taxation of the capital stock in banks and trust companies shall apply to this corporation, and the affairs of this corporation shall be under the supervision and control of the bank commissioners.

SECT. 6. The private property of shareholders shall not be liable for the debts of the company.

SECT. 7. The legislature may alter, amend, or repeal this act whenever in its opinion the public good requires it, and this act shall take effect upon its passage.

[Approved April 1, 1893.]

INDEX.

INDEX.

INDEX TO BANKS AND TRUST COMPANIES.

	PAGE
Salmon Falls (state)	1
Alton	4
American Trust Company	302
Amoskeag	7
Ashland	12
Bank of New England	304
Belknap	15
Berlin Savings Bank and Trust Company	307
Bristol	19
Cheshire Provident	23
City Guaranty	28
Cochecho	31
Colebrook	34
Connecticut River	37
Contoocook Valley	40
Conway	43
Dartmouth	46
Dover Five-Cents	50
Epping	53
Farmers'	56
Farmington	59
Fitzwilliam	63
Francestown	66
Franklin	69
Gorham Five-Cents	73
Guaranty	76
Hillsborough Bridge Guaranty.	80
Hinsdale	83
Iona	87

Keene Five-Cents	90
Keene Guaranty	95
Laconia	99
Lake Village	104
Lancaster	107
Lancaster Trust Company	310
Lebanon	111
Lisbon Savings Bank and Trust Company	311
Littleton	115
Loan and Trust	119
Manchester	125
Mason Village	129
Mechanics', Manchester	133
Meredith Village	136
Merrimack County	139
Merrimack River	143
Milford	147
Monadnock	152
Nashua	156
Nashua Trust Company	314
New Hampshire Banking Company	163
New Hampshire	168
New Hampshire Trust Company	318
New Ipswich	174
Newport	177
Norway Plains	181
Ossipee Valley Ten-Cents	185
Peoples	188
Peterborough	191
Piscataqua	196
Pittsfield	200
Plymouth Guaranty	203
Portsmouth	206
Portsmouth Trust and Guarantee	211
Public Guaranty	215
Rochester	219
Rochester Loan and Banking Company	323
E. H. Rollins & Sons	327
Rollinsford	222
Security	226
Security Trust Company	329
Siwooganock Guaranty	230
Somersworth	233

Squamscott	237
Strafford	240
Sullivan	244
Union Five-Cents	247
Union Guaranty	251
Walpole	255
Whitefield Bank and Trust Company	333
Wilton	259
Wolfeborough	262
Wolfeborough Loan and Banking Company	336
Woodsville Guaranty	265
Woodsville Loan and Banking Company	339

INDEX TO TABLES.

Table No. 1.—Showing the number, condition, and progress of savings-banks of New Hampshire in each year from 1850 to 1893 inclusive	269
Table No. 2.—Alphabetical list of savings-banks, with statement of their liabilities and assets at the close of business, June 30, 1893, number of depositors of each, and average to each depositor	270
Table No. 3.—Showing the amount of loans and investments in New Hampshire, in New England, and out of New England, of the respective banks at date of examination	278
Table No. 4.—Showing in detail the liabilities and assets of the respective banks at date of examination	280
Table No. 5.—Showing statement of earnings of savings-banks for the year ending June 30, 1893	288
Table No. 6.—Showing amount of deposits in each savings-bank in the state, April 1, 1893, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the literary fund	292
Table No. 7.—Showing liabilities and assets of the building and loan associations November 30, 1893	373
Table No. 8.—Showing receipts and disbursements of the building and loan associations from date of examination, 1892, to November 30, 1893	375

Appendix	385
New Hampshire Bank Commissioners	295
Savings banks in charge of assignees:	
Derryfield Savings Bank and Trust Company	299
Mechanics' Savings Bank, Nashua	298
Newmarket Savings Bank	297
Sandwich Savings Bank	297
State laws relating to state and savings-banks, trust companies, and building and loan associations	385
Public Statutes, acts amending:	
Clerk of Board of Bank Commissioners, act to provide	410
Foreign building and loan associations, act relating to	411
Guaranty savings-banks, rate of interest to general depositors	410
Banking corporations incorporated, charters amended and revived:	
Antrim Loan and Banking Company, incorporated	422
Antrim Savings Bank, incorporated	421
Claremont Guaranty Savings Bank, incorporated	418
Claremont Loan and Trust Company, charter revived	414
Derryfield Savings Bank and Trust Company, charter fee, relating to	420
Dover Coöperative Savings Fund and Loan Association, name changed	414
Exeter Banking Company, incorporated	415
Granite State Trust Company, name changed	418
Merrimack Mortgage and Debenture Company, name changed	414
Merchants' Guaranty Savings Bank, incorporated	416
New Hampshire Trust Company, charter amended	413
New Hampshire Savings Bank, charter amended	412
Pittsfield Bank, charter revived	420
Woodsville Loan and Banking Companies, charter amended	413

BUILDING AND LOAN ASSOCIATIONS.

Berlin, Berlin Falls	340
Citizens', Manchester	377
Concord	342
Dover	344
Exeter	346
Franklin	348
Home, Nashua	350
Granite State Provident, Manchester	379
Laconia	352
Lancaster	354
Manchester	355
Milford	357
Mutual, Lakeport	359
Nashua	361
People's, Berlin Falls	363
People's, Nashua	365
Portsmouth	367
Rochester	369
Rumford, Concord	371

LOCATION OF SAVINGS BANKS AND TRUST COMPANIES.

<i>Alton</i> —Alton Five-Cents Savings Bank	4
<i>Ashland</i> —Ashland Savings Bank	12
<i>Berlin</i> —Berlin Savings Bank and Trust Company	307
<i>Bristol</i> —Bristol Savings Bank	19
<i>Charlestown</i> —Connecticut River Savings Bank	37
<i>Claremont</i> —Sullivan Savings Bank	244
<i>Colebrook</i> —Colebrook Guaranty Savings Bank	34
<i>Concord</i> —American Trust Company	302
“ E. H. Rollins & Sons	327
“ Loan and Trust Savings Bank	119
“ Merrimack County Savings Bank	139
“ New Hampshire Savings Bank	168
“ Union Guaranty Savings Bank	251
<i>Conway</i> —Conway Savings Bank	43

<i>Dover</i> —Cochecho Savings Bank	31
“ Dover Five-Cents Savings Bank	50
“ Strafford Savings Bank	240
<i>Epping</i> —Epping Savings Bank	53
<i>Exeter</i> —Squamscott Savings Bank	237
“ Union Five-Cents Savings Bank	247
<i>Farmington</i> —Farmington Savings Bank	59
<i>Fitzwilliam</i> —Fitzwilliam Savings Bank	63
<i>Fracestown</i> —Fracestown Savings Bank	66
<i>Franklin</i> —Franklin Savings Bank	69
<i>Freedom</i> —Ossipee Valley Savings Bank	185
<i>Gorham</i> —Gorham Five-Cents Savings Bank	73
<i>Somersworth</i> —Somersworth Savings Bank	233
<i>Greenville</i> —Mason Village Savings Bank	129
<i>Hanover</i> —Dartmouth Savings Bank	46
<i>Hillsborough</i> —Hillsborough Bridge Guaranty Savings Bank	80
<i>Hinsdale</i> —Hinsdale Savings Bank	83
<i>Jaffrey</i> —Monadnock Savings Bank	152
<i>Keene</i> —Cheshire Provident Institution	23
“ Keene Five-Cents Savings Bank	90
“ Keene Guaranty Savings Bank	95
<i>Laconia</i> —Belknap Savings Bank	15
“ Laconia Savings Bank	99
“ Lake Village Savings Bank	104
<i>Lancaster</i> —Lancaster Savings Bank	107
“ Lancaster Trust Company	310
“ Siwooganock Guaranty Savings Bank	230
<i>Lebanon</i> —Lebanon Savings Bank	111
<i>Lisbon</i> —Lisbon Savings Bank and Trust Company	311
<i>Littleton</i> —Littleton Savings Bank	115
<i>Manchester</i> —Amoskeag Savings Bank	7
“ Bank of New England	304
“ Guaranty Savings Bank	76
“ Manchester Savings Bank	125
“ Mechanics' Savings Bank	133
“ Merrimack River Savings Bank	143
“ New Hampshire Trust Company	318
“ Peoples Savings Bank	188
<i>Meredith Village</i> —Meredith Village Savings Bank	136
<i>Milford</i> —Milford Savings Bank	147
<i>Nashua</i> —City Guaranty Savings Bank	28
“ Nashua Savings Bank	156
“ Nashua Trust Company	314

<i>Nashua</i> —New Hampshire Banking Company	163
“ Security Trust Company	329
<i>New Ipswich</i> —New Ipswich Savings Bank	174
<i>Newport</i> —Newport Savings Bank	177
“ Public Guaranty Savings Bank	215
<i>Peterborough</i> —Contoocook Valley Savings Bank	40
“ Peterborough Savings Bank	191
<i>Pittsfield</i> —Farmers' Savings Bank	56
“ Pittsfield Savings Bank	200
<i>Plymouth</i> —Plymouth Guaranty Savings Bank	203
<i>Portsmouth</i> —Piscataqua Savings Bank	196
“ Portsmouth Savings Bank	206
“ Portsmouth Trust and Guarantee Company	211
<i>Rochester</i> —Norway Plains Savings Bank	181
“ Rochester Savings Bank	219
“ Rochester Loan and Banking Company	323
<i>Salmon Falls</i> —Rollinsford Savings Bank	222
“ Salmon Falls State Bank	1
<i>Tilton</i> —Iona Savings Bank	87
<i>Walpole</i> —Walpole Savings Bank	255
<i>Whitefield</i> —Whitefield Bank and Trust Company	333
<i>Wilton</i> —Wilton Savings Bank	259
<i>Winchester</i> —Security Savings Bank	226
<i>Wolfeborough</i> —Wolfeborough Loan and Banking Company	336
“ Wolfeborough Savings Bank	262
<i>Woodsville</i> —Woodsville Guaranty Savings Bank	265
“ Woodsville Loan and Banking Company	393

FOURTH ANNUAL REPORT
OF THE
BOARD OF
COMMISSIONERS OF LUNACY

FOR THE
STATE OF NEW HAMPSHIRE

FOR THE
FISCAL YEAR ENDING SEPTEMBER 30, 1893.

VOLUME I. . . PART IV.

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STATE OF NEW HAMPSHIRE.

OFFICE OF THE COMMISSIONERS OF LUNACY,

STATE HOUSE, October 1, 1893.

To His Excellency the Governor and the Honorable Council :

In conformity with the laws of the State of New Hampshire, I have the honor to present herewith the Fourth Annual Report of the Board of Commissioners of Lunacy, for the fiscal year ending September 30, 1893.

Respectfully submitted :

Irving A. Watson
Secretary.

MEMBERS OF THE BOARD.

GOVERNOR JOHN B. SMITH	.	.	.	Hillsborough.
ATT'Y GEN. E. G. EASTMAN	.	.	.	Exeter.
HON. JAMES A. WESTON	.	.	.	Manchester.
G. P. CONN, M. D., <i>President</i>	.	.	.	Concord.
JOHN J. BERRY, M. D.	.	.	.	Portsmouth.
IRVING A. WATSON, M. D., <i>Secretary</i>	.	.	.	Concord.

REPORT.

Herewith is presented the fourth annual report of the Board of Commissioners of Lunacy, for the fiscal year ending September 30, 1893.

The functions of the Board remain as heretofore. It has the power to transfer insane paupers or indigent insane persons from the county institutions, or from their homes, to the state asylum for remedial treatment, but can continue them at that institution only as long as in the judgment of the Board it is necessary, solely for remedial treatment. The Board has no authority to enforce any recommendation, or to remedy any defects it may find at the several institutions at which insane persons are held in custody.

The results that have been accomplished under that portion of the law relating to remedial treatment are important, and have been of very material benefit to the class that have come within the province of the law. Many persons who, under the old system, would have been sent to the county almshouses without any treatment whatever, have entirely recovered or received much benefit at the state asylum. The law also affords treatment for the deserving poor who are not paupers, and in this particular has been and is of incalculable service to some.

Under our county system of maintaining the pauper insane, forty-one inmates lost their lives by the burning of the Strafford County Asylum, February 9, 1893. A full report of this catastrophe, with the investigation that followed, may be found in the report of the State Board of Health of the current year.

The conclusions and recommendations of the Board, made in a special report to the legislature, were as follows :

The system of caring for the county insane is the same in all counties, differing only in some minor details. It was not originated through carefully matured plans, after due consideration of the requirements of the insane, but it was the outgrowth of a forced necessity, the guiding principle of which has been to house, clothe, and feed this unfortunate class at the smallest possible expense to the

county. To this end, few provisions have been made for anything beyond the brute necessity of life. The principle that the insane should always be regarded as sick persons who require expert medical treatment and special care with reference to surrounding influences, has not been taken into consideration in caring for our insane poor. Insanity is now recognized by the highest medical authorities as a disease, possessing an infinite variety of symptoms and manifestations, and requiring the most scientific, competent, considerate, and careful treatment and management. This more humane and logical method of treating the insane has been so frequently demonstrated to be the best and most successful, even among the so called chronic class, that the most skeptical have only to search the records to be convinced. It is through failure of legislative bodies to recognize the fundamental fact that insane persons are sick persons that no better treatment has heretofore been provided.

The system under which the county insane are now cared for is lamentably defective, inasmuch as the only authority legally qualified to make these institutions what they ought to be has little or no knowledge of the requirements necessary to the most modern and humane methods of providing for this class. The county delegation, upon which rests the power to appropriate money for these institutions, and to fully equip them in accordance with modern methods of managing the insane, too often, in fact generally, fail to study and to understand the needs of our asylums.

Among the defects which may be mentioned under the present county system are,—

First. Lack of suitable buildings. In several of the counties of the state this statement admits of no qualification, the buildings used being unfit *in toto*. In other counties this criticism may not be so forceful so far as the buildings themselves are concerned, but when the matter of classification is taken into account, proper and ample facilities are not to be found at any of the county institutions.

Second. No classification of patients. This is a radical defect in every county of the state. The custom of grouping together in one ward all the different classes of the insane, from the simplest case of delusional insanity to the most violent case of acute or chronic mania, is in itself a sufficient condemnation of the method.

Third. Lack of skilled attendants. For the proper care of the insane it is necessary that attendants more or less skilled in the care of, and possessing a knowledge of the characteristics of, this class of patients is essential. Moreover, insane persons should at all times be under the watchful supervision of some attendant, a requirement not fulfilled at our county almshouses.

Fourth. Lack of expert medical and surgical treatment, which cannot be readily obtained at our county institutions.

Fifth. Lack of occupation and entertainment for the patients—features highly essential in the treatment of the insane.

In this same category many other defective conditions pertaining to our county asylums might be mentioned.

RECOMMENDATIONS.

First. That the state assume entire support, control, and management of the insane, and that county asylums for the insane be abolished.

Second. That all buildings hereafter constructed to be occupied as almshouses, asylums for the insane, jails, and orphans' homes shall be built of brick, iron, or stone, with partitions of fire-proof or slow-burning material, the plans and specifications to be first approved by the State Board of Health, or such other authority as the legislature may direct.

Third. That the State Board of Health (or some other state authority) shall make at least annual inspections of such institutions, and shall have mandatory powers in all matters relating to the protection against fire, drainage, and sewerage, ventilation of buildings, and other matters pertaining to the health and safety of the inmates, and all orders upon these matters shall be executed or carried into effect by the county commissioners or other legal authorities in charge.

Fourth. That we believe it to be for the best interests of all county institutions that the law should be so amended that one county commissioner be elected bi-ennially, so that all members of the board shall not go out of office simultaneously, as often does occur under the present law.

We believe the foregoing recommendations to be for the best interests of the state, and we are prepared to support them, and to give our reasons therefor, before any legislative committee.

JOHN B. SMITH,
E. G. EASTMAN,
JAMES A. WESTON,
G. P. CONN,
JOHN J. BERRY,
IRVING A. WATSON,

State Board of Health.

Immediately following the presentation of the foregoing recommendations to the legislature a bill was introduced relating to state care of the insane, which the judiciary committee of the House recommended in the following draft:

AN ACT TO PROVIDE FOR THE PAUPER AND INDIGENT INSANE.

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. That the sum of one hundred and fifty thousand dollars be and hereby is appropriated for the purpose of erecting and furnishing a suitable building or buildings for additional facilities in caring for the insane, in the city of Concord, upon land now owned by the state and occupied by the New Hampshire Asylum for the Insane. The said building or buildings shall be constructed of brick and stone, with partitions of fire-proof or slow-burning materials, and suitably provided with fire escapes and facilities for extinguishing fire.

SECT. 2. The said treasurer is hereby authorized, under the direction of the governor and council, to borrow said sum of one hundred and fifty thousand dollars on the credit of the state, and to issue bonds or certificates of indebtedness therefor in the name and on behalf of the state, payable, seventy-five thousand dollars on the first day of January, 1915, and seventy-five thousand dollars on the first day of January, 1916, at a rate of interest not exceeding four per cent. per annum, payable semi-annually on the first day of January and July of each year; such bonds to have interest warrants or coupons attached thereto; said coupons to be signed by the state treasurer; said bonds and coupons to be made payable at such time and place as the governor and council shall designate.

SECT. 3. Said bonds shall be designated "New Hampshire Asylum for the Insane Bonds," and shall be signed by the treasurer and countersigned by the governor, and shall be deemed a pledge of the faith and credit of the state. The secretary of state shall keep a record of all bonds countersigned by the governor, showing the number and amount of each bond, the time of countersigning, the time when payable, and the date of delivery to the state treasurer. The treasurer shall keep a record of all bonds disposed of by him, showing the number thereof, the name of the person to whom sold, the amount received for the same, the date of the sale, and the time when payable. The treasurer may negotiate and sell such bonds to the best advantage for the state, but no bond shall be sold for less than its par value, nor shall such bond be pledged or hypothecated in any way whatever.

SECT. 4. The board of commissioners of lunacy, and a committee of five of the trustees of the New Hampshire Asylum for the Insane selected by the trustees, are hereby instructed to procure plans for the proposed building or buildings as soon as practicable after the passage of this act, and no plan shall be adopted which does not meet

with the approval of the governor and council; and the location of said buildings shall be determined by said commissioners of lunacy and committee of the trustees, subject to the approval of the governor and council, but shall not be erected within one eighth of a mile of the present asylum.

SECT. 5. That his excellency, the governor, with the advice and consent of the council, be authorized to appoint three commissioners, none of whom shall be a trustee of the Asylum for the Insane, or a commissioner of lunacy, whose duty it shall be to make all contracts necessary for the erection and completion of said building or buildings in accordance with the plan approved, and to procure all necessary specifications for the full completion of said building or buildings under said plan. No contract shall be of any binding force until first submitted to and approved by the governor and council, nor shall such contract be made until they have advertised for at least thirty days in not less than three papers in this state for sealed proposals under said plan and specifications for the entire construction of said building or buildings in one contract, or in several contracts for the different classes of work to be done, reserving the right to reject any and all bids; and such contract or contracts shall be made with the lowest responsible bidders complying with the terms of this act and giving satisfactory bonds for the completion of said contract; and it shall be the further duty of said commissioners to superintend the erection, building, and completion of said building or buildings, and they shall receive for their services each the sum of five dollars per day, when actually employed, and their expenses, and their bills shall be approved by the governor and council; and the governor shall draw his orders upon the state treasurer for the amounts due from time to time upon said bills, and the treasurer shall pay the same out of any money provided for by this act. Said commissioners, or either of them, may be removed at any time by the governor or council, who shall fill all vacancies arising from any cause.

SECT. 6. The governor shall draw his orders on the state treasurer for the amounts that may be or become due from time to time, under the contracts of the commissioners hereby appointed, for the purpose aforesaid, after said bills shall have been duly approved by the governor and council, to an amount not exceeding one hundred and fifty thousand dollars.

SECT. 7. The building or buildings thus erected shall be known as the Home for the Indigent Insane.

SECT. 8. When the said buildings are ready for occupancy, the building commissioners shall turn them over to the custody of the trustees of the New Hampshire Asylum for the Insane, and the com-

missioners of lunacy shall, in such manner as they deem best, cause such of the insane at the several county almshouses and asylums, such insane paupers and such indigent insane as require restraint, and also such as in their opinion would be better cared for, to be transferred to the Home for the Indigent Insane. They shall not be required to transfer persons of weak mind, idiots, or those insane persons not requiring restraint who can properly and humanely be made useful to some extent on the county farms, unless in their opinion the good of the persons to be transferred will be substantially promoted thereby. When ample facilities exist therefor at the Home for the Indigent Insane, the commissioners of lunacy shall so notify the county commissioners of each county, and the overseers of the poor of each town in the state, after which it shall be unlawful for them to send any pauper or indigent insane person requiring restraint to any other place than the Home for the Indigent Insane except upon special permit granted by the commissioners of lunacy.

SECT. 9. The governor and council shall examine and audit all the accounts, receipts, and expenditures of the New Hampshire Asylum for the Insane, and approve all bills presented to the state for the support of the insane poor.

SECT. 10. Separate accounts shall be kept of all the expenses incurred in the maintenance and care of the persons committed to the Home for the Indigent Insane, and for the care and maintenance of the buildings. The accounts shall be made up to the end of each March, June, September, and December, for all the expenditures during the preceding period of three months. From this the average cost per week for each patient shall be determined, which, when approved by the governor and council, shall be fixed as the price for support during that quarter. As soon as this is determined the treasurer of the New Hampshire Asylum for the Insane shall send to the county commissioners, selectmen, mayor, or other persons, whose duty it is to pay bills for the support of the persons in the Home for the Indigent Insane a bill for the preceding quarter in accordance with the laws now in force fixing the responsibility for this support. The county, town, or person responsible therefor shall at once pay the amount due to the treasurer of the New Hampshire Asylum for the Insane.

SECT. 11. The commissioners of lunacy shall have the same authority to transfer persons committed to the Home for the Indigent Insane to the New Hampshire Asylum for the Insane as they now have to make such transfer by section 33 of chapter 10 of the Public Statutes.

SECT. 12. The trustees of the New Hampshire Asylum shall have the right, on approval of the commissioners of lunacy, to transfer to

the Home for the Indigent Insane any persons in the asylum who are a county or town charge, and who can be better cared for in the Home for the Indigent Insane.

SECT. 13. The towns and counties shall have the same rights to recover money expended for the support of persons in the Home for the Indigent Insane as they now have in other cases.

SECT. 14. The sum of ten thousand dollars is hereby appropriated to be used for the current expenditures of the Home for the Indigent Insane as a working capital during the credit period to the counties and towns, and the governor is hereby authorized to draw his warrant upon the treasury therefor.

This bill failed of a passage. Its defeat was probably due to the fact that it was not introduced until near the final adjournment of the legislature, after large appropriations for other purposes had already been made.

The general features of the above bill we believe to be excellent, and we would most respectfully call the attention of the next legislature to it. The conditions under which our pauper insane are being cared for are substantially the same as heretofore; therefore legislation to better their condition is still urgently needed.

Appended are the following tables:

Table 1.—Commitments to the several institutions at which insane persons are confined.

Table 2.—Discharges.

Table 3.—Deaths.

Table 4.—Persons committed to the New Hampshire Asylum for the Insane by order of the Commissioners of Lunacy for Remedial Treatment, and including those whose complete record is given in former reports.

Table 5.—Persons who have been at the State Asylum twenty years or more and are now supported by the state.

Table 6.—General statement.

Table 7.—Number and condition of those discharged from remedial treatment.

Table 8.—Recapitulation. Number of commitments, discharges, and deaths at the institutions named, during the year ending September 30, 1893; also the number of inmates remaining at these institutions at the latter date, as shown by the records of the board.

COMMITMENTS.

TABLE No 1.—COMMITMENTS.

Persons committed to the New Hampshire Asylum for the Insane during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Hiram Paige.....	59	M.	.....	W.	Married....	Oct. 1, 1892	Pittsfield.
George E. Wiggin.....	47	"	.....	"	Widower ..	" 4, "	Meredith.
Ella Baldwin.....	37	"	F.	"	Single	" 4, "	Bradford.
Mary Doherty.....	45	"	"	"	"	" 5, "	Concord.
Alfred D. Davidson.....	20	"	"	"	"	" 6, "	West Windham.
Michael Mullaly.....	42	M.	.....	"	.....	" 8, "	Penacook.
Isabella V. McNulty.....	48	"	F.	"	Single	" 8, "	Concord.
Martin L. Randall.....	41	M.	F.	"	Married	" 15, "	Nashua.
Susan Duffie.....	60	"	"	"	"	" 15, "	Farmington.
Blanche Stevens.....	10	"	"	"	Single	" 17, "	Boscawen.
Lavinia B. Leavitt.....	67	"	"	"	Widow.....	" 17, "	Pittsfield.
Margaret Reagan.....	35	"	"	"	Married	" 18, "	Franklin.
Mrs. Flora A. Dearborn.....	40	"	"	"	"	" 21, "	Franklin Falls.
Ellery Venne.....	21	M.	.....	"	Single	" 28, "	Troy.
Mary Prindle.....	68	"	F.	"	Widow.....	" 28, "	Manchester.
Edna Nim's.....	48	"	"	"	Married	" 31, "	Keene.
James C. Jones.....	64	M.	.....	"	"	" 31, "	New Boston.
Lewis C. Hildreth.....	33	"	"	"	"	Nov. 3, "	Cornish.
Alonzo Smith, Jr.....	21	"	"	"	Single	" 3, "	Conway.
Charles Ruhl.....	22	"	"	"	"	" 5, "	Lebanon.
T. J. Dooley.....	36	"	"	"	"	" 10, "	Hartford, Conn.
Cornelia Moses.....	53	"	F.	"	"	" 11, "	Newmarket.
Hattie W. Ladd.....	38	"	"	"	Married	" 14, "	Franklin.
George Eastman.....	60	M.	.....	"	"	" 14, "	New London.
Maggie Cotter.....	20	"	F.	"	Single	" 14, "	"
Belle E. Farnum.....	52	"	"	"	Married	" 16, "	Manchester.
Luther K. Dockham.....	51	M.	.....	"	"	" 21, "	New Hampton.
John S. Simonds.....	59	"	"	"	Widower.....	" 21, "	Manchester.
Stephen O. Powers.....	58	"	"	"	Single	" 21, "	Croydon.

	M.	W.	Married	American (N. H.)...	Nov.	1892	
Reuben R. Flanders.....	45	"	Single	"	"	22	Effingham.
Charles M. Stevens.....	36	"	"	"	"	22	Goffstown.
Mary C. Brackett.....	18	"	"	"	"	25	St. Johnsbury, Vt.
Lorenzo F. Deleware.....	34	"	"	"	"	25	South Hampton.
Charles D. Whiteher.....	64	"	Married	"	"	28	Whitefield.
Livia C. Chesley.....	84	"	Single	"	"	29	Portsmouth.
Abby E. Salmarsh.....	48	"	Married	"	"	5	Concord.
Walter S. Quimby.....	38	"	Divorced	"	Dec.	5	"
Jacob E. Dow.....	49	"	Widower	"	"	6	London.
Hattie Hubbard.....	26	"	Single	"	"	6	Conway.
Sabra Carter.....	74	"	"	"	"	10	Wilmington, Mass.
Eugene A. Hemphill.....	22	"	"	"	"	12	Keene.
Ellen Thomas.....	52	"	Married	"	"	12	Enfield.
James H. Hayes.....	69	"	"	"	"	13	Alton.
Joseph Derome.....	30	"	"	Canadian (Canada)...	"	17	Manchester.
Dennis Manahan.....	26	"	"	Irish (Ireland).....	"	24	"
Mary J. Hastings.....	58	"	"	American (N. H.)...	"	26	Antrim.
Lacy H. Tetherley.....	28	"	"	"	"	26	Wolfeborough.
Catherine Fitzgerald.....	50	"	Widow	Irish (Ireland).....	"	28	Concord.
Vitoline Bowman.....	22	"	Single	Canadian (Canada)...	"	29	Claremont.
William Hall.....	22	"	Married	Russian (Finland)...	"	29	Newport.
Sylvanus Wedgewood.....	42	"	"	American (N. H.)...	Jan.	6, 1893	Farmington.
Mary Cannon.....	38	"	Single	Prussian	"	14	Manchester.
Louis Elsher.....	33	"	Married	American (Ky.).....	"	18	Londonberry.
Lacy A. Gage.....	40	"	"	American (N. H.)...	"	18	Boscawen.
Mary J. Cannon.....	23	"	"	"	"	20	Rochester.
Charles H. Blanchard.....	32	"	Single	"	"	20	Canterbury.
Mary E. Stevens.....	37	"	Married	"	"	24	Manchester.
Aaron H. Horton.....	31	"	Single	(Penn.).....	"	25	Fitzwilliam.
Annie Q. Wadleigh.....	40	"	Married	(N. H.).....	"	26	Lyme.
Edna A. Pollard.....	19	"	Single	"	"	27	Newport.
Coraj. Emerson.....	28	"	Married	"	Feb.	4	Windham.
Edward H. Colby.....	18	"	Single	"	"	10	Manchester.
William Fletcher.....	73	"	Married	"	"	11	Chelmsford, Mass.
Grace Curry.....	27	"	Single	(Mass.).....	"	13	Holderness.
Emma Jane Barr.....	41	"	"	(N. H.).....	"	14	Plainfield.
Frank C. Sleeper.....	24	"	Married	"	"	14	Exeter.
Ruth Sanborn.....	40	"	Single	"	"	14	Rochester.
Frank Dansereault.....	20	"	"	"	"	14	"
Alonzo Smith, Jr.....	42	"	"	Canadian (P. Q.)...	"	14	Lower Bartlett.
Pierce F. Kelley.....	21	"	"	American (Me.).....	"	14	Wilton.
Ella S. Flanders.....	33	"	Married	(N. H.).....	"	20	Manchester.
Augustus Jackson.....	29	"	"	"	"	26	Nashua.
Mary P. Robinson.....	16	"	Single	Canadian (Canada)...	"	27	South Newmarket.
Herman Sweatt.....	47	"	Married	American (Mass.)...	"	28	Hopkinton.
	50	"	Single	American (N. H.)...	Mar.	2	"

W.	M.	Single	American (N. H.)	May	9, 1893	
William D. Caldwell.....	36	.....	P. E. I.....	May	9, 1893	Jaffrey.
Jerome Peters.....	20	.....	American (N. H.).....	" 10,	"	Portsmouth.
Joseph De Mangué.....	44	.....	"	" 15,	"	Boscawen.
Eugene E. Barre.....	47	.....	"	" 17,	"	Winchester.
Angie F. Lane.....	57	F.	"	" 18,	"	"
Henry A. Gibson.....	45	.....	Finland.....	" 23,	"	Concord.
John Hagland.....	40	.....	American (N. H.).....	" 23,	"	Goffstown.
James C. Jones.....	65	.....	Canadian (Canada).....	" 23,	"	Penacook.
Moses Rayno.....	45	F.	American (N. H.).....	" 23,	"	Nashua.
John E. Shattuck.....	60	.....	Divorced.....	" 24,	"	Peterborough.
John G. Leonard.....	49	.....	"	" 25,	"	Loudon.
George W. Morse.....	69	.....	"	" 26,	"	Keene.
Catherine F. Aiken.....	57	.....	"	" 29,	"	Springfield.
Sarah H. Tobine.....	52	.....	Irish (Ireland).....	June	3,	Hinsdale.
Honora Hickey.....	50	.....	American (N. H.).....	" 3,	"	Keene.
Elizabeth P. Baldwin.....	64	.....	"	" 13,	"	Canterbury.
Alvin N. Pickard.....	36	M.	"	" 14,	"	Concord.
Michael Edward Bateman.....	13	"	"	" 15,	"	Rochester.
Levi M. Shorey.....	40	.....	"	" 17,	"	Nashua.
Peter Redigan.....	21	.....	"	" 22,	"	Exeter.
Frank C. Sleeper.....	24	.....	"	" 30,	"	Manchester.
Ella S. Flanders.....	30	F.	"	July	3,	Laconia.
J. H. Swain.....	37	.....	" (Mass.).....	" 4,	"	Concord.
Louisa F. Johnson.....	33	F.	"	" 5,	"	Milford.
Mary W. Dodge.....	45	.....	English (Eng.).....	" 6,	"	East Concord.
E. Jennie Spalding.....	28	"	American (N. H.).....	" 7,	"	Farmington.
Grace Conant.....	38	.....	"	" 8,	"	Canterbury.
Addie E. Crosby.....	38	.....	"	" 12,	"	Derry Depot.
Ira G. K. Gibson.....	34	"	"	" 13,	"	Milford.
Mary E. Campbell.....	47	"	"	" 13,	"	Concord.
Kate E. Pond.....	29	"	Switzerland.....	" 13,	"	Manchester.
Francesco Quatropani.....	29	M.	Ireland.....	" 13,	"	Dover.
Mary Butler.....	60	F.	American (N. H.).....	" 13,	"	Manchester.
Inez Stockbridge.....	18	"	Irish (Ireland).....	" 14,	"	Pittsfield.
Robert O'Donnell.....	51	M.	American (N. H.).....	" 20,	"	Concord.
Georgie Presby.....	28	F.	"	" 21,	"	Ashland.
John Leary.....	49	M.	"	" 25,	"	Merrimack.
Charlie T. Clough.....	27	"	Canadian (Canada).....	" 28,	"	Newington.
Minnie Lomvarde.....	35	F.	American (N. H.).....	" 29,	"	East Concord.
Sarah E. P. Whidden.....	42	.....	"	" 31,	"	Canaan.
Edward P. Farnum.....	58	M.	"	Aug.	2,	Wilton.
Susie M. Flanders.....	25	F.	"	" 4,	"	Portsmouth.
Emma Spalding.....	46	"	" (Me.).....	" 5,	"	Cornish.
Walter J. Hammond.....	22	M.	"	"	"	
Jonathan Wyman.....	77	.....	"	"	"

TABLE No. 1.—COMMITMENTS.—Continued.

Persons committed to the New Hampshire Asylum for the Insane during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
George Fletcher.....	55	M.	.....	W.	Married	Aug. 7, 1893	Manchester.
Carrie Hurley.....	38	.....	F.	"	"	" 8, "	Portsmouth.
Elizabeth A. Burnham.....	66	.....	"	"	Widow.....	" 10, "	Dunbarton.
Edwin L. Berry.....	27	M.	.....	"	Single.....	" 11, "	Portsmouth.
J. Holmes Weeks.....	62	"	.....	"	Married	" 15, "	Chatham.
Bridget Kenney.....	50	.....	F.	"	"	" 16, "	Allenstown.
Alvin N. Pickard.....	36	M.	.....	"	Single	" 17, "	Canterbury.
George Wellman.....	30	"	.....	"	"	" 22, "	Gilsom.
Mary W. Kennedy.....	30	.....	F.	"	"	" 28, "	Manchester.
Henry Lane.....	40	M.	.....	"	Married	Sept. 1, "	Belmont.
John Leary.....	49	"	.....	"	"	" 7, "	Concord.
George McLeer.....	65	"	.....	"	Widower....	" 12, "	"
Annie B. Chessman.....	43	.....	F.	"	Married	" 14, "	Lancaster.
Mrs. Mary A. B. Armstrong.....	52	.....	"	"	"	" 22, "	Rochester.
Edwin G. Piper.....	40	M.	.....	"	Scotch (Scotland)...	" 23, "	Woburn, Mass.
Marion M. Hoyt.....	36	.....	F.	"	American (N. H.)...	" 25, "	Greenland.
Ida Edmunds.....	18	.....	"	"	"	" 25, "	Pittsfield.
Lizzie A. Cole.....	48	.....	"	"	"	" 30, "	Dover.

Persons committed to the Rockingham County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Com- mitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Wid- owed.			
Dennis Sullivan.....	28	M.	.....	W.	Single.....	Irish.....	Oct. 8, 1892	Concord Asylum.
Sarah Frost.....	62	.....	.....	"	Widow.....	American.....	Jan. 25, 1893	Portsmouth.
Bridget Prindivell.....	18	.....	F.	"	Single.....	Irish.....	Apr. 20, "	Newmarket.
Lucy A. Pond.....	43	.....	"	"	Married....	American.....	June 7, "	Londonberry.
Jotham B. Rollins.....	67	M.	.....	"	".....	".....	Sept. 5, "	Nottingham.
Myra Lougee.....	60	.....	F.	"	.....	".....	Nov. 17, 1892	Candia.

Persons committed to the Strafford County Asylum during the year ending September 30, 1893.

No commitments during the year. Asylum burned February 9, 1893, destroying the lives of its forty-four inmates. Since that time the county has committed its insane to the New Hampshire Asylum for the Insane.

TABLE No. 1.—COMMITMENTS.—*Continued.*
Persons committed to the Belknap County Almshouse during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.			
Angie Gilman.....	16	.....	F.	W.	Single	American.....	April 6, 1893	Gilford.

Persons committed to the Carroll County Almshouse during the year ending September 30, 1893.
 None committed during the year.

Persons committed to the Merrimack County Asylum for the year ending September 30, 1894.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Ella A. Baldwin.....	37	.....	F.	W.	Single.....	Dec. 19, 1892	Bradford, transferred from N. H. Asylum.
George Carter.....	28	M.	.....	"	".....	" 15, "	Concord, transferred from N. H. Asylum.
Jane Leavitt.....	50	.....	F.	"	".....	Sept. 21, 1893	Pittsfield, transferred from Concord, transferred from N. H. Asylum.
Moses Rayno.....	45	M.	.....	"	French Canadian...	Oct. 16, "	
Stillman E. Sherburn.....	37	"	.....	"	American.....	Nov. 22, "	

TABLE No. 1.—COMMITMENTS.—*Continued.*
Persons committed to the Hillsborough County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Single, Married, or Widowed.			
Mary B. Wright.....	51	F.	.....	.....	French	July 26, 1892	Nashua.
Florence Sullivan.....	25	M.	.....	.....	Irish	Oct. 24, "	Manchester.
Edward Murray.....	22	"	.....	.....	French	Feb. 9, 1893	"
Edward Willet.....	23	F.	.....	.....	" .....	July 27, "	"
Annie Bertrand.....	33	M.	.....	.....	Scotch.....	Aug. 12, "	Milford.
Joe Borges.....	33	"	.....	.....	American.....	" 30, "	Concord Asylum.
William Clarke.....	35	"	.....	.....	
Grace Conant.....	40	F.	.....	.....	

Persons committed to the Cheshire County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Single, Married, or Widowed.			
Eugene Barrett.....	40	M.	.....	Single	American.....	Sept. 16, 1893	Concord (Belongs to Winchester).

Persons committed to the Sullivan County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Charles Hale.....	22	M.	W.	Single.....	Irish	Aug. 17, 1893	Newport.

Persons committed to the Grafton County Asylum during the year ending September 30, 1893.

No commitments during the year.

Persons committed to the Coös County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Harvey Hanschacker.	55	M.	W.	Widower...	German	July 10, 1893	Jefferson.

DISCHARGES.

TABLE No. 2.—DISCHARGES.

Persons discharged from the New Hampshire Asylum for the Insane during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.	
	Years.	Male.	Female.	Color.			Single, Married, or Widowed.	Years.	Mos.		Days.
Charles P. Rossiter.....	44	M.	.....	W.	American (N. H.)...	Oct. 5, 1892	Married....	.....	5	7	Not improved.
Dennis Sullivan.....	28	"	.....	"	"	" 8, "	Single.....	.....	10	24	"
Emma D. Morse.....	50	"	F.	"	" (Vt.).....	" 11, "	Married....	.....	5	10	"
Charles L. Barnard.....	23	M.	.....	"	" (N. H.).....	" 11, "	Single.....	.....	4	18	Improved.
Charles H. Freeman.....	46	"	.....	"	" (Me.).....	" 15, "	Married....	.....	1	9	"
F. H. Nutter.....	33	"	.....	"	" (N. H.).....	" 19, "	Single.....	.....	2	5	"
Florence Sullivan.....	24	"	.....	"	"	" 24, "	.....	.....	4	27	Not improved.
Flora A. Dearborn.....	40	"	F.	"	"	" 24, "	Married....	.....	.....	3	"
Fred L. Nourse.....	20	M.	.....	"	"	" 26, "	Single.....	.....	7	7	Recovered.
Michael Mullaley.....	42	"	.....	"	.....	" 27, "	.....	.....	.....	19	Recovered from alcoholism.
Ida F. Abbott.....	38	.....	F.	"	American (N. H.)...	" 28, "	Married....	.....	1	1	Recovered.
Lizzie E. Earle.....	36	.....	"	"	"	" 29, "	.....	.....	5	17	"
Fred C. Hayes.....	33	M.	.....	"	"	Nov. 4, "	Single.....	.....	18	1	Much improved.
Cornelia Moses.....	54	"	F.	"	"	" 5, "	.....	.....	20	8	Not improved.
Lendell Dodge.....	50	M.	.....	"	"	" 7, "	Married....	.....	10	10	Recovered.
Alfred Sargent.....	18	"	.....	"	"	" 10, "	Single.....	.....	3	2	"
Louisa F. Johnson.....	32	"	F.	"	" (Mass.).....	" 12, "	.....	.....	2	17	Much improved.
Frank A. Kidder.....	21	M.	.....	"	" (N. H.).....	" 18, "	.....	.....	10	.....	Eloped; not improv'd.
Hiram Paige.....	59	"	.....	"	"	" 21, "	Married....	.....	1	20	Much improved.
Andrew Lesick.....	22	"	.....	"	Poland.....	" 22, "	Single.....	.....	5	21	Eloped; recovered.
S. A. Marston.....	46	"	.....	"	American (Me.).....	" 22, "	Married....	.....	1	21	Recovered.
Angie F. Lane.....	57	.....	F.	"	" (N. H.).....	Dec. 1, "	.....	.....	5	14	Much improved.
Sarah A. Hamilton.....	65	"	"	"	" (Me.).....	" 6, "	"	.....	4	11	Improved.
Addie Wallace.....	32	"	"	"	" (Vt.).....	" 12, "	"	.....	5	10	Not improved.
Lavinia H. Drew.....	55	"	"	"	" (N. H.).....	" 15, "	"	.....	2	19	Improved.
George Carter.....	25	M.	.....	"	"	" 15, "	Single.....	.....	1	13	"
Ella Baldwin.....	37	"	F.	"	"	" 19, "	"	.....	2	15	Not improved.
M. R. Gage.....	30	"	"	"	" (N. C.).....	" 23, "	"	.....	1	9	"

Edna A. Pollard.....	19	.....	F.	W.	Single.....	American (N. H.)....	Dec. 23,	“	“	9	19	Much improved.
Eugene A. Hemphill.....	22	M.	“	“	Married....	“	31,	“	“	“	19	Not improved.
Martin L. Randall.....	41	“	“	“	“	“	31,	“	“	“	16	“
Julia M. S. Farley.....	45	F.	“	“	“	(Mass.).....	Jan. 2,	1893	“	5	2	Recurrent recovery.
Susan Duffie.....	60	“	“	“	“	(N. H.).....	“ 2,	“	“	2	18	Not improved.
Sabra Carter.....	74	“	“	“	Single.....	(N. H.).....	“ 5,	“	“	“	26	“
Jacob E. Dow.....	16	M.	“	“	Widowed....	German (Germany)....	“ 10,	“	“	1	4	Recovered.
Martha Miller.....	49	F.	“	“	Single.....	American (Me.).....	“ 12,	“	“	5	16	Recurrent recovery.
Otis T. Hooper.....	51	M.	“	“	Married....	“	“ 17,	“	“	4	12	Much improved.
Belle E. Farnum.....	32	F.	“	“	Single.....	Canadian (N. H.)....	“ 18,	“	“	2	4	Recovered.
Alonzo Smith.....	45	“	“	“	Single.....	Canadian (P. Q.)....	“ 19,	“	“	3	13	Recovered.
James C. Jones.....	21	M.	“	“	Married....	American (Me.).....	“ 18,	“	“	2	23	Not improved.
Alice D. Davidson.....	64	“	“	“	Single.....	American (N. H.)....	“ 23,	“	“	3	18	Much improved.
Jennie S. Nelson.....	20	F.	“	“	Single.....	“	“ 24,	“	“	3	18	Recovered.
George Eastman.....	24	“	“	“	Married....	“	Feb. 7,	“	“	5	7	“
James H. Hayes.....	60	M.	“	“	“	“	“ 8,	“	“	2	24	“
Maggie P. Reid.....	69	“	“	“	“	“	“ 9,	“	“	1	27	“
Edna Nims.....	42	F.	“	“	“	Canadian (Canada)....	“ 18,	“	“	9	25	Recurrent recovery.
Abigail D. Hubbard.....	48	“	“	“	“	American (N. H.)....	“ 18,	“	“	3	18	Recovered.
Armidas Dancouse.....	65	“	“	“	Widowed....	French (France)....	“ 24,	“	“	5	17	Improved.
Lucy A. Gage.....	29	M.	“	“	Married....	“	Mar. 3,	“	“	2	“	Recovered.
Margaret Reagan.....	40	F.	“	“	Single.....	American (Ky.).....	“ 11,	“	“	1	21	Not improved.
Mary J. Cannon.....	35	“	“	“	Single.....	Irish (Ireland).....	“ 17,	“	“	4	30	Not improved.
John Clifford.....	23	M.	“	“	Single.....	American (N. H.)....	“ 20,	“	“	2	“	Recovered.
Stephen O. Powers.....	41	“	“	“	Single.....	Irish (Ireland).....	“ 24,	“	“	7	16	Improved.
Thomas Jameson.....	58	“	“	“	Married....	American (Vt.).....	“ 30,	“	“	4	9	Recovered.
Clara Leavitt.....	49	“	“	“	Single.....	Nova Scotia (N. S.)..	“ 30,	“	“	8	28	“
Clara Leavitt.....	39	F.	“	“	Single.....	American (N. H.)....	“ 31,	“	“	8	9	“
Martina M. Towne.....	52	“	“	“	Married....	American (N. Y.)....	“ 31,	“	“	“	25	Improved.
Joseph Derome.....	30	M.	“	“	“	Canadian (Canada)....	Apr. 1,	“	“	3	15	Recovered from alcoholism.
Emily Ericson.....	22	F.	“	“	Single.....	Norwegian (N'rw'y)	“ 5,	“	“	6	25	Not improved.
John S. Simonds.....	59	M.	“	“	Widowed....	American (N. H.)....	“ 10,	“	“	4	19	Much improved.
Nancy V. Chandler.....	46	F.	“	“	Married....	“	“ 10,	“	“	8	11	“
Eugene Martin.....	30	M.	“	“	Single.....	(Mass.).....	“ 11,	“	“	3	“	Improved.
Henry A. Gibson.....	45	“	“	“	Married....	(N. H.).....	“ 13,	“	“	“	14	Not improved.
William Hodge.....	45	“	“	“	Single.....	English (Eng.).....	“ 24,	“	“	“	“	“
T. J. Dooley.....	36	“	“	“	Single.....	American (Conn.)....	“ 26,	“	“	5	16	Recovered from alcoholism.
W. C. J. Plummer.....	54	“	F.	“	Married....	“ (N. H.).....	“ 26,	“	“	10	29	Recurrent recovery.
A. H. Horton.....	31	M.	“	“	Single.....	(Penn.).....	“ 26,	“	“	3	1	Improved.
Wm. R. Howard.....	36	“	“	“	Married....	(N. H.).....	May 2,	“	“	“	7	Recovered.
Edna Pollard.....	19	F.	“	“	Single.....	“	“ 2,	“	“	3	5	Much improved.
Jennie Lamott.....	28	“	“	“	Single.....	(Mass.).....	“ 5,	“	“	1	19	Not improved.
Dudley F. Brown.....	45	M.	“	“	Married....	(N. H.).....	“ 5,	“	“	8	24	Recovered.

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the New Hampshire Asylum for the Insane during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.	
	Years.	Male.	Female.	Color.			Single, Married, or Widowed.	Years.	Mos.		Days.
Mary J. Hastings.....	58	.....	F.	W.	Married	American (N. H.)...	May 8, 1893	.....	4	12	Improved.
Dennis Durgin.....	43	M.	.....	"	"	Irish (Ireland)....	" 9, "	.....	1	26	Much improved.
Hattie Hubbard.....	26	.....	F.	"	Single	American (N. H.)...	" 11, "	.....	5	6	Improved.
Isabella V. McNulty.....	48	.....	"	"	"	" (Mass.).....	" 17, "	.....	7	9	Recovered.
Frank J. Caswell.....	27	M.	.....	"	"	" (N. H.).....	" 21, "	.....	1	5	Improved.
Frank C. Sleeper.....	24	"	.....	"	"	".....	" 23, "	.....	3	7	Not improved.
Lavia Phillips.....	53	.....	F.	"	Married	".....	" 30, "	.....	2	18	"
John Hagland.....	40	M.	.....	"	"	Finland	" 31, "	.....	.....	8	Recovered.
Mary M. Swasey.....	74	.....	F.	"	Widowed...	American (N. H.)...	June 6, "	.....	1	3	Much improved.
Cora J. Emerson.....	28	.....	"	"	Married	".....	" 7, "	.....	4	3	Improved.
Ella S. Flanders.....	29	.....	"	"	"	".....	" 12, "	.....	3	17	Recurrent recovery.
Mary E. Stevens.....	37	.....	"	"	"	".....	" 19, "	.....	4	26	Much improved.
Alvin N. Pickard.....	36	M.	.....	"	Single	".....	" 23, "	.....	11	19	Recovered.
Sarah E. P. Whidden.....	42	.....	F.	"	"	".....	" 24, "	.....	.....	11	Not improved.
Mary Badger.....	25	.....	"	"	Married	".....	" 24, "	.....	9	4	Much improved.
George W. Morse.....	69	M.	.....	"	Single	Canadian (Canada)...	July 3, "	.....	1	9	Recovered.
Emma J. Hill.....	40	.....	F.	"	Single	American (N. H.)...	" 5, "	.....	1	10	Improved.
Anna M. Morse.....	50	.....	"	"	Married	".....	" 7, "	.....	6	2	Not improved.
Francesco Quatropauli..	29	M.	.....	"	Single	Switzerland	" 13, "	.....	3	9	Recovered.
S. E. Merrill.....	56	.....	F.	"	"	".....	" 24, "	.....	.....	11	Recovered from alcoholism.
Alonzo Smith, Jr.....	21	M.	.....	"	"	American (N. H.)...	" 26, "	.....	10	10	Not insane.
Ida G. K. Gibson.....	34	.....	F.	"	Married	" (Me.).....	" 27, "	.....	5	7	Eloped; recovered.
Sarah H. Tobine.....	52	.....	"	"	Widowed...	" (N. H.).....	" 29, "	.....	21	21	Recurrent recovery.
Levi M. Shorey.....	40	M.	.....	"	Married	".....	Aug. 1, "	.....	2	3	Not improved.
John Jardine.....	62	"	.....	"	Single	".....	" 4, "	.....	1	20	Recovered.
John Leary.....	49	"	.....	"	Married	Scotch (Scotland)...	" 4, "	.....	2	19	Improved.
						American (N. H.)...	" 7, "	.....	17	17	Recovered from alcoholism.

	27	F.	W.	Single	American (N. H.)	Aug. 10, 1893	5	28	Not improved.
Grace Curry	44	"	"	Married	"	"	11	3	"
Fannie M. Downs	28	"	"	"	"	"	"	"	Improved.
Lucy H. Tetherly	51	M.	"	"	Irish (Ireland)	"	7	19	Recovered.
Robert O'Donnell	22	"	"	Single	"	"	1	1	Not improved.
William Hall	51	"	"	"	Canadian (Canada)	"	7	19	Recovered.
Augustus Jackson	16	"	"	Married	American (N. H.)	"	5	23	"
Joseph De Mangué	44	"	"	"	"	"	3	7	Improved.
Samuel A. Balch	44	"	"	Single	"	"	1	9	Not improved.
Grace Conant	38	F.	"	"	"	"	1	23	"
John Cassidy	38	"	"	"	Scotch (Scotland)	"	4	15	"
Alvin N. Pickard	36	M.	"	"	American (N. H.)	Sept. 4,	"	18	Recovered.
Sarah Aldrich	49	F.	"	Married	(Mass.)	"	5	5	"
Charlie T. Clough	27	M.	"	Single	" (N. H.)	"	1	15	"
Mary W. Dodge	45	F.	"	Married	(Mass.)	"	2	4	"
Eugene E. Barnett	47	M.	"	Single	" (N. H.)	"	3	30	"
Henry Lane	40	"	"	Married	"	"	"	18	Not improved.
Mary E. Donaldson	22	"	"	Single	"	"	1	8	Recovered.
Catherine Aiken	57	F.	"	Married	"	"	4	"	Improved.
Ada M. Downing	26	"	"	"	"	"	"	"	Much improved.
Kate E. Pond	29	"	"	"	"	"	2	15	Not improved.

TABLE No. 2.—DISCHARGES.—Continued.

Persons discharged from the Rockingham County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.			Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.		Condition when discharged.
	Years.	Male.	Female.			Years.	Days.	
Edward Buttman	45	M.	"	American	Oct. 2, 1892	"	"	Just the same.
Bridget Prindiville	18	"	F.	Irish	Apr. 29, 1893	"	9	"
Jotham B. Rollins	67	M.	"	American	Sept. 12, "	"	7	Better.

Persons discharged from the Strafford County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Carroll County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Belknap County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Merrimack County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Hillsborough County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.			Years.	Mos.	Days.	
Peter Redigan.....	22	M.	.....	W.	.....	Irish	June 17, 1893	.....	.....	5	Went to asylum. Improved greatly.
John Cassidy.....	38	"	.....	"	.....	" .....	Oct. 8, "	.....	.....	39	

Persons discharged from the Cheshire County Asylum for the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Sullivan County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Graffton County Asylum during the year ending September 30, 1893.

No discharges during the year.

Persons discharged from the Coös County Asylum for the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Date of Discharge.	HOW LONG AT INSTITUTION.			Condition when discharged.
	Years.	Male.	Female.	Single, Married, or Widowed.		Years.	Mos.	Days.	
Frank Perrin.....	30	M.	.....	Single.....	Mar. 1, 1893	.....	18	.....	Improved.
Harvey Hanselacker..	55	M.	.....	Widower...	Oct. 28, "	.....	3½	.....	Nearly well.

DEATHS.

TABLE No. 3.—DEATHS.

Persons who have died at the New Hampshire Asylum for the Insane during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Annie W. Mason.....	52	.....	F.	W.	Married....	Oct. 13, 1892	Secondary hemorrhage from cut throat.
Luther K. Dockham...	51	M.	.....	"	"	Nov. 16, "	Structural brain disease.
Mary R. Weeks.....	63	.....	F.	"	"	" 25, "	Tuberculosis abdominalis.
Eliza J. Choate.....	67	.....	"	"	Single....	Dec. 3, "	Structural brain disease.
Lorenzo D. Whitcher..	64	M.	.....	"	Married...	" 7, "	"
Lobbie E. Saltmarsh...	48	.....	F.	"	"	" 8, "	Acute melancholia.
Martha A. Stevens....	55	.....	"	"	"	" 18, "	Structural brain disease.
Asa W. Hanson.....	72	M.	.....	"	Widowed...	" 22, "	Senile dementia.
Frederick J. Pierce....	34	.....	"	"	Single....	" 28, "	Structural brain disease.
Lydia C. Abbott.....	39	.....	F.	"	Widowed...	Jan. 2, 1893	"
Sylvanus Wedgewood..	42	M.	.....	"	Married...	Jan. 29, "	Acute mania.
Nancy Sleeper.....	71	.....	"	"	Widowed...	Feb. 6, "	Structural brain disease.
Charles P. Davis.....	61	M.	.....	"	Married...	" 12, "	Haemoptysis.
Walter S. Quimby.....	38	"	.....	"	Married...	" 19, "	Structural brain disease.
Clara M. Whittemore...	91	.....	F.	"	Divorced...	Mar. 10, "	Oedema of lungs.
Patience T. Fisher....	50	.....	"	"	Single....	" 12, "	Old age.
Herman Sweat.....	91	M.	.....	"	"	" 17, "	Epilepsy.
Mahala L. White.....	76	.....	"	"	"	" 19, "	Chronic mania.
Maggie Cotter.....	20	.....	"	"	Married...	Apr. 13, "	Phthisis pulmonalis.
Thomas Murphy.....	77	M.	.....	"	Single....	" 19, "	Old age.
Opba Inna Warren....	33	.....	F.	"	Married...	" 21, "	Structural brain disease.
Pierce F. Kelley.....	33	M.	.....	"	"	May 7, "	Tabes dorsalis.
Sullivan Silver.....	60	M.	.....	"	Single....	" 8, "	Oedema of lungs (five hours after the administration of ether).
Charles W. Wiggins....	70	M.	.....	"	Married...	" 8, "	Senile dementia.
Joseph Stickney.....	84	"	.....	"	"	" 14, "	"
Jerome Peters.....	40	"	.....	"	"	" 23, "	Acute mania.
Emma R. Gee.....	20	.....	F.	"	Divorced...	" 24, "	Oedema of lungs.

Edward W. Hall.....	47	M.	.....	W.	Single.....	American.....	June 6,	"	Structural brain disease.
Joshua Johnson.....	55	"	.....	"	Married....	"	" 9,	"	Senile dementia.
William Fletcher.....	73	"	.....	"	"	"	" 22,	"	Structural brain disease.
John A. Greenough.....	76	"	.....	"	Divorced...	"	July 4,	"	Chronic mania.
Lydia C. Chesley.....	84	"	F.	"	Single.....	"	" 7,	"	Old age.
Mary A. Hurd.....	62	"	"	"	Married....	"	" 27,	"	Chronic melancholia.
Jennie E. Davis.....	32	"	"	"	Single.....	"	" 29,	"	Chronic dementia.
Georgie Presby.....	28	"	"	"	Married....	"	Aug. 8,	"	Pneumonia.
Honora Hickey.....	50	"	"	"	"	Irish.....	Sept. 4,	"	Diarrhoea.
George Fletcher.....	55	M.	.....	"	"	American.....	" 16,	"	Structural brain disease.

Persons who have died at the Rockingham County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.					Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.			
		M. .... .....	..... F.	W. " "	Single Widowed...		
John Armstrong.....	73				American.....	Dec. 29, 1892	Apoplexy.	
Susan Kimball.....	66				"	July 16, 1893	Diarrhoea.	
Myra Lougee.....	60				"	May 1, "	Paresis.	

TABLE No. 3.—DEATHS.—Continued.
Persons who have died at the Strafford County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.			
William Chesley.....	42	M.	.....	W.	American.....	Feb.	Suffocated or burned.
William Twombly.....	65	"	.....	"	"	9, "	"
Michael Casey.....	49	"	.....	"	Irish.....	9, "	"
Edward Cassidy.....	26	"	.....	"	"	9, "	"
Kate Duffee.....	34	F.	.....	"	"	9, "	"
Sarah Hutchinson.....	40	"	.....	"	American.....	9, "	"
Martha Kenney.....	56	"	.....	"	"	9, "	"
Ann McDermott.....	43	"	.....	"	Irish.....	9, "	"
Mary McClintock.....	38	"	.....	"	"	9, "	"
Ann Rothwell.....	44	"	.....	"	American.....	9, "	"
Caroline Raitt.....	41	"	.....	"	"	9, "	"
Julia Reil.....	42	"	.....	"	"	9, "	"
Henry Kimball.....	31	M.	.....	"	"	9, "	"
Frank Scriggins.....	35	"	.....	"	"	9, "	"
Julia Sullivan.....	30	"	.....	"	Irish.....	9, "	"
Ulysses Jones.....	25	M.	.....	"	American.....	9, "	"
Mary Nutter.....	39	"	.....	"	"	9, "	"
Frank Nutter.....	36	M.	.....	"	"	9, "	"
Lizzie Ellis.....	38	F.	.....	"	"	9, "	"
Catherine Haly.....	48	"	.....	"	"	9, "	"
Mary Wilson.....	40	"	.....	"	"	9, "	"
Ann Carr.....	50	"	.....	"	"	9, "	"
Magloire Devone.....	54	M.	.....	"	French.....	9, "	"
Frank Page.....	27	"	.....	"	American.....	9, "	"
Elizabeth Pickering.....	69	F.	.....	"	"	9, "	"
Sarah Sweet.....	40	"	.....	"	"	9, "	"
William Files.....	38	M.	.....	"	"	9, "	"
Mary LaFontaine.....	45	F.	.....	"	French.....	9, "	"
Lizzie Lavine.....	63	"	.....	"	"	9, "	"

	26	M.	.....	W.	.....	Irish	.....	Feb.	9, 1893	Suffocated or burned.
Owen Mallen.....	41	M.	F.	"	"	American	"	"	9,	"
Addie Otis.....	25	M.	"	"	"	"	"	"	9,	"
Frank Rowe.....	67	"	F.	"	"	Irish	"	"	9,	"
Fannie Slottery.....	69	"	"	"	"	"	"	"	9,	"
Maggie White.....	33	M.	"	"	"	American	"	"	9,	"
Charles Libbey.....	32	"	F.	"	"	Irish	"	"	9,	"
Sarah McClintock.....	50	"	"	"	"	"	"	"	9,	"
Mary Maloney.....	68	"	"	"	"	Scotch	"	"	9,	"
Jane Roberts.....	71	"	"	"	"	American	"	"	9,	"
Laura Ellis.....	58	"	"	"	"	"	"	"	9,	"
Nora Twindle.....	40	"	"	"	"	Irish	"	"	9,	"
Mary Cogney.....						"	"	"		"

Persons who have died at the Belknap County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.			
John H. Steeper.	61	M.	.....	W.	American.....	Sept. 19, 1893	

Persons who have died at the Carroll County Asylum during the year ending September 30, 1893.

No deaths during the year.

TABLE No. 3.—DEATHS.—Continued.
Persons who have died at the Merrimack County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Eliphalet R. Morgan.....	76	M.	.....	W.	Widowed...	Dec. 22, 1892	Exhaustion from chronic mania.
Caroline Brown.....	86	.....	F.	"	Single	Sept. 21, 1893	Exhaustion from chronic dementia.

Persons who have died at the Hillsborough County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Harriet Bennett.....	60	.....	F.	W.	.....	Aug. 12, 1893	Brain disease.
Curtis Balcolm.....	84	M.	.....	"	.....	Dec. 25, 1892	Apoplexy.
Caroline Chamberlin..	67	.....	F.	"	.....	May 19, 1893	Consumption.
Emily Colby.....	54	.....	"	"	.....	Aug. 13, "	Softening of brain.
Abbie M. Hill.....	51	.....	"	"	.....	Oct. 20, 1892	Fracture of spine.
Bridget O'Melia.....	70	.....	"	"	Irish	Dec. 10, "	Cancer.
Anthony Peters.....	36	M.	.....	"	French	June 27, 1893	Brain disease.
Joseph Savage.....	56	"	.....	"	"	Nov. 10, 1892	Apoplexy.
Joseph Martin.....	66	"	.....	"	"	" 9, "	Brain disease.

TABLE No. 3.—DEATHS.—Continued.

Persons who have died at the Cheshire County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Sarah Dickerson.....	64	.....	F.	W. "	Single	Mar. 5, 1892	Gangrene.
Ellen Smith.....	52	.....	" F.	" "	Irish	June 30, 1893	Consumption of the bowels.

Persons who have died at the Sullivan County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Mesell Kendall.....	75	M. ....	.....	W. "	Widowed ..	June 25, 1893	Bright's disease.
Emily Heywood.....	69	.....	F.	" "	Married	Oct. 9, "	" "

Persons who have died at the Grafton County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Adalade Hofman.....	50	.....	F.	W.	Single	Oct. 3, 1892	Insanity.
W. McDonald.....	43	M.	.....	"	" .....	Sept. 1, 1893	

Persons who have died at the Coös County Asylum during the year ending September 30, 1893.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Death.	Cause of Death.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Adolphus Frizzell.....	77	M.	W.	Single	Feb. 10, 1893	Old age and heart trouble.

MISCELLANEOUS.

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TABLE No. 4.

Persons committed to the New Hampshire Asylum for the Insane by order of the Commissioners of Lunacy, for Remedial Treatment, not including those whose complete record is given in former reports.

NAMES.	Where from.	Remedial Treatment at Asylum commenced.	Date of Discharge from Remedial Treatment.
Edna Nichols.....	Sullivan County.	Oct. 24, 1889	.....
Sarah J. Crossfield.....	Cheshire "	Nov. 1, "	.....
John A. Greenough.....	Merrimack "	" 1, "	July 4, 1893
Emeline J. Dunlap.....	" "	" 1, "	.....
Sarah A. Cushing.....	Grafton "	" 18, "	Oct. 22, 1893
Frank Davis.....	" "	" 25, "	.....
John F. Cunningham.....	Rockingham "	Mar. 13, 1890	.....
Susie D. Estes.....	Coös "	Nov. 13, "	.....
Lydia Kimball.....	Grafton "	Dec. 17, "	.....
Emma R. Gee.....	Sullivan "	Jan. 1, 1891	Nov. 14, 1892
Armidas Daucouse.....	Hillsborough "	Mar. 3, "	Mar. 3, 1893
Martha P. Leary.....	Carroll "	" 3, "	.....
Louisa T. Gurney.....	Rockingham "	July 1, "	.....
George H. Breed.....	Sullivan "	Aug. 27, "	.....
Stephen A. Marston.....	Merrimack "	Sept. 1, "	Nov. 22, 1892
Mary Badger.....	Strafford "	" 15, "	July 3, 1893
Mary White.....	Hillsborough "	" 16, "	Nov. 10, 1891
Armidas Benoit.....	" "	Nov. 4, "	.....
Frank J. Caswell.....	Merrimack "	Dec. 21, "	May 21, 1893
Mary Donaldson.....	Grafton "	Jan. 9, 1892	Sept. 22, "
Enoc Sauvageau.....	Hillsborough "	Mar. 2, "	.....
Sarah McCollister.....	Cheshire "	April 1, "	.....
Joseph Mitchell.....	Coös "	" 1, "	.....
Joshua Johnson.....	Hillsborough "	May 11, "	June 9, 1893
Tencia Lasake.....	Cheshire "	" 19, "	Nov. 22, 1892
Weltha C. J. Plummer.....	Merrimack "	" 28, "	April 26, 1893
Edward Plummer.....	Rockingham "	July 1, "	.....
Fannie C. Kenney.....	" "	" 1, "	.....
Charles H. Freeman.....	" "	" 1, "	Oct. 15, 1892
Joseph Stickney.....	" "	" 1, "	May 14, 1893
Mary H. Perry.....	Coös "	" 4, "	June 23, 1893
Robert Sullivan.....	Strafford "	" 8, "	.....
Ada E. Carr.....	Sullivan "	" 19, "	.....
Clara Leavitt.....	Merrimack "	" 22, "	Mar. 31, 1893
Martha Miller.....	Hillsborough "	" 27, "	Jan. 12, "
Bridget Madden.....	Strafford "	" 27, "	Aug. 14, "
Nancy V. Chandler.....	Grafton "	" 30, "	April 10, "
Alfred E. Sargent.....	Cheshire "	Aug. 8, "	.....
Dudley F. Brown.....	Rockingham "	" 11, "	May 5, 1893
William H. Bryant.....	" "	" 25, "	.....
Mary E. Clifford.....	Grafton "	Sept. 9, "	Oct. 28, 1893
Elizabeth McArthur.....	Hillsborough "	" 23, "	.....
John F. Willey.....	Rockingham "	Oct. 1, "	.....
Joseph Connors.....	" "	" 1, "	.....
Martin L. Randall.....	Hillsborough "	" 15, "	Dec. 31, 1892
Levina B. Leavitt.....	Merrimack "	" 17, "	.....
Blanche Stevens.....	" "	" 17, "	.....
Margaret Reagan.....	" "	" 18, "	Mar. 17, 1893
Ellery Venne.....	Cheshire "	" 28, "	Aug. 15, "
Alonzo Smith, Jr.....	Carroll "	Nov. 3, "	.....
Charles Ruhl.....	Grafton "	" 5, "	.....
Maggie Cotter.....	Hillsborough "	" 14, "	April 13, 1893
Belle E. Farnum.....	" "	" 14, "	Jan. 18, "
Hattie W. Ladd.....	Merrimack "	" 14, "	.....
Charles F. Deleware.....	Rockingham "	" 25, "	.....
Walter S. Quimby.....	Merrimack "	Dec. 5, "	Feb. 19, 1893
Dennis Manahan.....	Hillsborough "	" 24, "	.....

TABLE No. 4.—*Continued.*

Persons committed to the New Hampshire Asylum for the Insane by order of the Commissioners of Lunacy, for Remedial Treatment, not including those whose complete record is given in former reports.

NAMES.	Where from.	Remedial Treatment at Asylum commenced.	Date of Discharge from Remedial Treatment.
William Hall.....	Sullivan County.	Dec. 29, 1892	Aug. 17, 1893
Vitoline Banneau.....	" "	" 29, "	" " " "
Charles M. Stevens.....	Hillsborough "	Jan. 1, 1893	" " " "
Mary Cannon.....	" "	" 14, "	" " " "
Aaron H. Horton.....	Cheshire "	" 25, "	April 26, 1893
Grace Curry.....	Grafton "	Feb. 13, "	Aug. 10, "
Alonzo Smith.....	Carroll "	" 20, "	July 26, "
Ella S. Flanders.....	Hillsborough "	" 26, "	June 12, "
Henry A. Gibson.....	" "	Mar. 30, "	April 13, "
Oscar F. Morgan.....	" "	April 1, "	" " " "
Gustav Voight.....	" "	" 13, "	" " " "
John Cassidy.....	" "	" 15, "	Aug. 30, "
Annie A. Ingerson.....	Grafton "	" 15, "	" " " "
Fannie K. Trumbell.....	" "	" 24, "	July 29, "
Kneeland C. White.....	Hillsborough "	" 26, "	" " " "
Bridget Prindiville.....	Rockingham "	" 29, "	" " " "
Jerome Peters.....	" "	May 10, "	May 23, "
Joseph DeMaugue.....	Merrimack "	" 15, "	Aug. 22, "
John Hagland.....	" "	" 23, "	" 31, "
Peter Redigan.....	Hillsborough "	June 17, "	" " " "
Wm. C. Little.....	Merrimack "	July 1, "	" " " "
E. Jennie Spalding.....	" "	" 6, "	" " " "
Grace Conant.....	Hillsborough "	" 7, "	Aug. 30, 1893
Inez Stockbridge.....	Strafford "	" 13, "	" " " "
Mary Butler.....	Hillsborough "	" 13, "	" " " "
Robert O'Donnell.....	" "	" 14, "	Aug. 15, 1893
Georgie Presby.....	Merrimack "	" 20, "	" 8, "
Minnie Lombard.....	Hillsborough "	" 28, "	" " " "
Bridget Kenney.....	Merrimack "	Aug. 16, "	" " " "
Mary W. Kennedy.....	Hillsborough "	" 28, "	" " " "
Charlie T. Clounh.....	Grafton "	" 25, "	" " " "
Ida Edmonds.....	Merrimack "	Sept. 25, "	" " " "

TABLE No. 5.

Persons who have been at the State Asylum twenty years or more, and are now supported by the State under the provisions of section 25, chapter 16, Public Statutes.

NAMES.	AGE, SEX, AND CONDITION.				Nationality.	Date of Commitment.	Where from.
	Years.	Male.	Female.	Color.	Single, Married, or Widowed.		
Mary Ann Kinnear.....	65	.....	F.	W.	Single	June 7, 1852	Newcastle.
Aaron W. Clark.....	60	M.	.....	"	" .....	April 14, 1853	Atkinson.
William C. Snell.....	57	"	.....	"	" .....	Aug. 18, 1858	Bangor, Me.
Helen L. Cram.....	48	.....	F.	"	"	July 7, 1864	Acworth.
Frederick A. Lane.....	45	M.	.....	"	" .....	May 16, 1866	Exeter.
Ellen M. Summers.....	47	.....	F.	"	Married	Jan. 21, 1867	Concord.
Zella W. Clark.....	44	.....	"	"	Single	Feb. 16, 1870	Dover.
Juliette M. Fuller.....	35	.....	"	"	" .....	June 24, 1872	Walpole.
Eliza McCue.....	53	.....	"	"	" .....	Dec. 19, 1863	Lebanon.
John C. Frost.....	70	M.	.....	"	" .....	Sept. 4, 1869	Wolfeborough.
Mary F. M. Pierce.....	54	.....	F.	"	"	July 9, 1866	Dover.

TABLE No. 6.

Whole number of cases receiving remedial treatment by order of the board.....	52
Whole number of cases treated during the year.....	93
Whole number of cases discharged during the year.....	41
Committed for remedial treatment during the year ending September 30, 1893.....	48
Committed for remedial treatment during the year and discharged.....	20
Remaining.....	28
Previously committed and remaining during the year.....	45
Previously committed and discharged during the year.....	21
Remaining.....	24
Whole number committed for remedial treatment to present time.....	233
Whole number discharged from remedial treatment to present time....	181
Whole number receiving remedial treatment at present time.....	52
Twenty-year cases taken by the state during the year.....	3
Twenty-year cases taken by the state previously.....	11
Total	14
Twenty-year cases deceased.....	3
Remaining.....	11

By order of this Board there have been treated at the New Hampshire Asylum for the Insane to September 30, 1893, 233 patients. Of these 181 have been discharged, leaving 52 at the state asylum receiving remedial treatment. During the fiscal year covering this report there were committed to the state asylum 48 patients, of whom 20 have been discharged, leaving 28 now at the asylum.

TABLE No. 7.

CONDITION WHEN DISCHARGED.	Recovered.	Improved.	Unimproved.	Deceased.	Total.
Committed and discharged during the year.....	6	2	8	4	20
Percentage to number committed during the year	12.50	4.16	16.66	8.33	41.66
Previously committed but discharged during the year.....	9	3	4	5	21
Total percentages.....	16.13	5.37	12.90	9.67	44.09

Table No. 7 shows the number and condition of those discharged from the asylum, out of the total number committed by the board to that institution for remedial treatment. The report for the year 1890 showed a recovery in 11 per cent. of the patients; in 1891, 13.79 per cent.; in 1892, 18.75 per cent.; in 1893, 16.13 per cent. A still larger increase is shown in the number discharged as improved.

TABLE No. 8.—RECAPITULATION.

The following shows the number of commitments, discharges, and deaths at the institutions named, during the year ending September 30, 1893, also the number of inmates remaining at these institutions at the latter date, as shown by the records of the board :

	Inmates October 1, 1893.	Commitments dur- ing the year end- ing September 30, 1893.	Discharged.	Deaths.
New Hampshire Asylum for the Insane.....	368	166	118	37
Rockingham County Asylum.....	46	6	3	3
Strafford County Asylum.....				41
Belknap County Almshouse.....	9	1		1
Carroll County Asylum.....	14			
Merrimack County Asylum.....	45	5		2
Hillsborough County Asylum.....	76	8	2	9
Cheshire County Asylum.....	21	1		2
Sullivan County Asylum.....	13	1		2
Grafton County Asylum.....	22			2
Coös County Asylum.....	15	1	2	
Total for state	632	189	125	99

FIRST ANNUAL REPORT
OF THE
NEW HAMPSHIRE
FORESTRY COMMISSION.
1893.

VOLUME I. . . . PART I.

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STATE OF NEW HAMPSHIRE.

REPORT OF FORESTRY COMMISSION.

To His Excellency the Governor and the Honorable Council :—

The Forestry Commission appointed in accordance with the provisions of an act of the legislature, approved March 29, 1893, submits the following report for 1893 :

The members of the Commission met in Concord on June 7, 1893, and organized by choosing Hon. George B. Chandler to be its president and Mr. George H. Moses to be its secretary.

The Commission at once began its work, and has pursued it uninterruptedly during the intervening six months, but the nature of the work makes impossible, at the end of so brief a period, any extended narrative of accomplishment.

A wide-spread misapprehension appears to prevail, both in and out of the state, regarding the duties and powers of this Commission. These are not general and broad, but specific and narrow. Examination of the statute authorizing the appointment of this Commission shows that the principal immediate objects that the legislature sought to accomplish by it were two : First, to obtain accurate information regarding the forests of the state, the rate and method of their removal, and the resulting effects, economic, social, and climatic ; second, to secure public discussion of forestry interests.

Under that statute it was made "the duty of the Forestry Commission to investigate the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein ; to ascertain, as near as the means at their command will allow,

the annual removals of wood and timber therefrom, and the disposition made of the same by home consumption and manufacture, as well as by exportation in the log; the different methods of lumbering pursued, and the effects thereof upon the timber-supply, water-power, scenery, and climate of the state; the approximate amount of revenue annually derived from the forests of the state; the damage done to them from time to time by forest fires; and any other important facts relating to forest interests which may come to their knowledge." These investigations were instituted, and are now in progress.

In some cases it appeared that these investigations could be made at less expense, and perhaps with more success, by some other state agency, and in these cases such agencies, whenever practicable, have been employed. For instance, the specific investigation which this Commission was empowered to make, with regard to "the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein," had already been undertaken by another state agency—the commissioners appointed to appraise the timberland of the state for purposes of taxation. That board was already at work when the Forestry Commission was organized, and it was deemed unwise to subject the state to the expense of doing the same work twice, as the commissioners of appraisal were taking data, from personal investigation, from which this board could easily learn the necessary facts. These data the commissioners of appraisal have placed at our disposal, and when this work is completed our tabulations will be made. The work of the commissioners of appraisal has been most carefully and accurately done, and their kindness has greatly reduced the expense of the Forestry Commission.

Such other investigation as the statute required has been taken up, and will be carried on until some measure of completeness is attained, before the results are published.

In addition to these enumerated duties of investigation, the Forestry Commission was also enjoined to "hold meetings from time to time in different parts of the state for the discussion of forestry subjects." This is practically the only feature of the

Commission's work in which it is at liberty to exercise any discretion. This branch of forestry work is not new in our state, and had been carried on, to some extent, by our predecessors, the temporary Forestry Commission authorized by the legislature of 1889. This, one of the most effective means by which any propaganda may be spread, has had hitherto only one drawback, so far as it relates to the forestry movement in New Hampshire. Audiences have been found with difficulty. For us this difficulty has been removed by the enthusiastic co-operation of an organization which has kindly furnished audiences. The Patrons of Husbandry have generously thrown open their programmes, for Pomona and subordinate grange meetings, for the introduction of forestry topics. In addition, the board of agriculture readily acceded to our request for a place on the programme of their annual field meeting at Boar's Head, and Mr. Bryant, of our board, made excellent use of this excellent opportunity. Besides this, the Forestry Commission co-operated with the board of agriculture in a general agricultural convention, which assembled at Keene, December 26, for a three days session, and at which three addresses on forestry topics were delivered.

Under this branch of their work the Commission sought the co-operation of the authorities of the New Hampshire College of Agriculture and the Mechanic Arts, and as a result a series of lectures on forestry has been incorporated into the "Institute course," planned for a feature of the work of the winter term at the college. These lectures, four in number for this season, are to be delivered by members of the Commission or by speakers appearing under the auspices of this board.

The legislature, by the same act by which it established this Commission, sought to provide adequate protection to the forests of the state against what many persons deem their worst enemy, fire. Selectmen of towns are made fire wardens, and it is their duty, under the law, to proceed at once, on learning of a forest fire, to the scene of the conflagration and to take suitable measures for its suppression. In localities where no town organizations exist, the county commissioners are authorized to appoint fire wardens; and the expense of extinguishing forest

fires falls upon towns in which the fires occur, or upon the county in case the fire occurs in a community where no town organization exists.

At the first meeting of the board the secretary was instructed to call the attention of selectmen and county commissioners to these provisions of the forestry law, and the county commissioners were asked to make their appointment of fire wardens for unincorporated places, and to notify the Forestry Commission of their action. To this request no answer was returned, and later another communication was forwarded, which met a similar silence.

Under these circumstances, the Commission did not deem its duty done until, after consultation with the Governor and Council, it had caused the different provisions of the Public Statutes, prescribing heavy penalties for the setting of forest fires, to be printed on cloth and to be posted in forest districts. The expense of this work was greatly reduced by the co-operation of lumbermen in different parts of the state, to whom these placards were sent, and who assumed the labor of posting them.

The importance of an effective system for the prevention of forest fires in the state cannot be overestimated. The match of a careless smoker, the burning wad of a hunter, or the camp-coals of a shiftless hunting-party, may be the cause of greater injury to a timber-tract than the axes of a thousand choppers working no matter how carelessly and cutting no matter how closely. The condition of the forests of New Hampshire renders them more exposed to this danger. The original forests are filled with the débris of windfalls and with underbrush, and the scene of a lumberman's operations is always littered with the refuse of his cuttings; chips, branches, and tree-tops, excellent fuel for a forest fire, lie ready for a stray spark, and beneath all our forests, original and secondary, are the vast beds of "duff," light, porous, and inflammable, a spongy reservoir holding the spring rains, but in the last days of summer, or in the autumn, when the hunter is astir, a bed of tinder for a spark's lodgment.

So far as our towns are concerned the forests are assured for the most part of reasonable protection against fire, as the selectmen have been measurably prompt in discharging their duties

as fire wardens when once they have learned them. But in the communities where no town organizations exist the forests are no better off under the new law than they were without it, for the county commissioners have neglected to make the appointments authorized, and the most extensive and most heavily timbered of all our forest tracts are left without official protection against their deadly enemy, fire. This portion of the law is clearly ineffective, and its deficiencies will be brought to the notice of the next legislature in the hope of securing some adequate remedy.

The selectmen throughout the state have been asked to make return to the Forestry Commission of such forest fires as might occur in their respective towns, together with the amount of damage done, the extent of territory burned over, the character of the growth destroyed, the probable origin of the fire, and the cost of extinguishing it.

Another provision of the forestry law of 1893 was that the state might exercise its right of eminent domain in the taking of forest land for park purposes whenever the money to pay the appraised price of the condemned tract should be furnished from any other source than the state treasury. No one has yet taken advantage of this opportunity to benefit all our people. On the contrary, persons who are looking for investments in forest lands continue to seek first their own advantage. In one instance which has come under our observation, an extortionate price was paid for certain rights in a small tract of mountain land where, had the forestry law been invoked, greater rights might have been obtained for less money. And in another instance an association was willing, and even anxious, to have the state exercise its powers of eminent domain in behalf of the purchasers, but had no desire to vest the title thus acquired in the state.

In view of these facts attention may be directed properly at this time to another method of securing practically the same end, the preservation of forest-areas, through what is called the co-operative plan.

There are vast areas of land in New Hampshire which may be had for a song. Much of it is covered with some sort of

timber-growth, some valuable, some worthless, and all of it capable, with little attention, of producing a valuable timber-crop. Such tracts are good investments, and many of them are in such a condition that a yearly revenue sufficient to pay a reasonable interest on the cost may be taken off from the first. Others may require a longer time to be realized upon, but there is no doubt of their value. The co-operative plan of forest preservation takes advantage of these facts, and combines the small contributions of many persons who form associations with sufficient capital to purchase mountain and timber-tracts of reasonable size. The co-operative plan in its farthest development comprehends the erection of cottages and club-houses, hotels perhaps, and designs to give two returns to the investor, the first being health and pleasure; the second will be a money-dividend which will accrue from a rational application of forestry principles to the timber-crop which the tract is qualified to produce.

This plan was first outlined by Mr. George B. James, of Boston, president of the New Hampshire Land Company, in an address before the Gridiron Club, of Boston, an organization which has since, by the generosity of the originator of the plan, acquired an estate in Waterville, so that the practical aspects of the co-operative plan for the preservation of the forests will be given ample demonstration.

Besides this, another tract, 2,500 acres in extent, situated in Andover, and comprising some portion of Ragged Mountain, has been secured by another association made up of citizens of our own state and Massachusetts. This reservation will be maintained on the co-operative plan, and will be used for recreation purposes. The standing timber on the tract will be treated in accordance with correct forestry principles, and the present season will witness the harvesting of a crop of matured timber to an amount sufficient to pay for the tract. In this co-operative investment there is to be an immediate return and the proprietors of the tract will enter into their possession free of cost, and find it in better condition than when they took the deed, because of the removal of the matured timber which would, if left standing, deteriorate faster than it grew.

The Ragged Mountain reservation meets the conditions of the co-operative plan more fully than does that of the Gridiron Club. The latter was the gift of one man, and he the originator of the plan ; the former was purchased by the individual investment of the members of an association, and they, we may add, are well satisfied with their original investment, and are seeking now to add 2,000 contiguous acres to their first reservation.

With the lumbermen of the state the board has cultivated friendly relations. Many of them already perceive that their interests and the forester's interests are identical, and we are not without hope that the others will soon come to realize that it pays best in the long run to so treat our timbered areas that they shall produce successive crops of value in the least possible time, and that then all the lumbermen will co-operate to establish and maintain a wise system of forestry in New Hampshire. Substantial basis for this hope is found in a study of the conditions of ownership which govern the wooded areas of the state. Apparently we have reached such a point in the distribution of titles to forest areas that we are not likely to see many more large transfers of timber land. This means that lumber operators must henceforth confine their cuttings to the holdings of land which they now possess. Therefore, it behooves them to treat their possessions so as to insure their perpetual use with profit. This can be done only through the application of forestry principles. There are not wanting instances in which such a course is already followed, and it is believed there will be more in the future.

GEORGE B. CHANDLER,
 NAPOLEON B. BRYANT,
 JAMES F. COLBY,
 GEORGE H. MOSES,

Forestry Commissioners.

NEW HAMPSHIRE FORESTRY LAW.

(SESSION OF 1893.)

Be it enacted by the Senate and House of Representatives in General Court convened:

SECTION 1. There is hereby established a forestry commission, to consist of the governor, *ex-officio*, and four other members, two Republicans and two Democrats, who shall be appointed by the governor, with the advice of the council, for their special fitness for service on this commission, and be classified in such manner that the office of one shall become vacant each year. One of said commissioners shall be elected by his associates secretary of the commission, and receive a salary of one thousand dollars per annum. The other members shall receive no compensation for their services, but shall be paid their necessary expenses incurred in the discharge of their duties, as audited and allowed by the governor and council.

SECT. 2. It shall be the duty of the forestry commission to investigate the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein; to ascertain, as near as the means at their command will allow, the annual removals of wood and timber therefrom, and the disposition made of the same by home consumption and manufacture, as well as by exportation in the log; the different methods of lumbering pursued, and the effects thereof upon the timber-supply, water-power, scenery, and climate of the state; the approximate amount of revenue annually derived from the forests of the state; the damages done to them from time to time by forest fires; and any other important facts relating to forest interests which may come to their knowledge. They shall also hold meetings from time to time in different parts of the state for the discussion of forestry subjects, and make an annual report to the governor and council, embracing such

suggestions as to the commission seem important, fifteen hundred copies of which shall be printed by the state.

SECT. 3. The selectmen of towns in this state are hereby constituted fire wardens of their several towns, whose duty it shall be to watch the forests, and whenever a fire is observed therein to immediately summon such assistance as they may deem necessary, go at once to the scene of it, and, if possible, extinguish it. In regions where no town organizations exist, the county commissioners are empowered to appoint such fire wardens. Fire wardens and such persons as they may employ shall be paid for their services by the towns in which such fires occur, and in the absence of town organizations, by the county.

SECT. 4. Whenever any person or persons shall supply the necessary funds therefor, so that no cost or expense shall accrue to the state, the forestry commission is hereby authorized to buy any tract of land and devote the same to the purposes of a public park. If they cannot agree with the owners thereof as to the price, they may condemn the same under the powers of eminent domain, and the value shall be determined as in the case of lands taken for highways, with the same rights of appeal and jury trial. On the payment of the value as finally determined, the land so taken shall be vested in the state, and forever held for the purposes of a public park. The persons furnishing the money to buy such land shall be at liberty to lay out such roads and paths on the land, and otherwise improve the same under the direction of the forestry commission, and the tract shall at all times be open to the use of the public.

SECT. 5. This act shall take effect upon its passage.

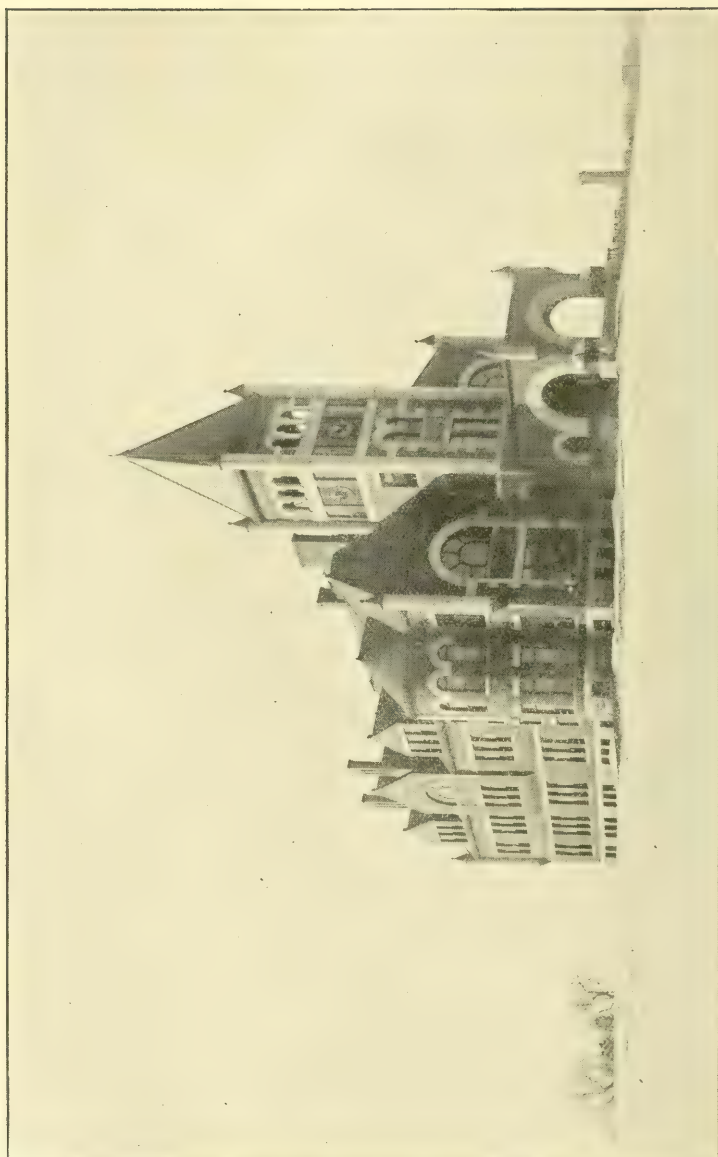
[Approved March 29, 1893.]

PROVISIONS OF THE PUBLIC STATUTES RELATING TO FOREST FIRES.

If any person shall kindle a fire by the use of firearms, or by any other means, on land not his own, he shall be fined not exceeding ten dollars; and if such fire spreads and does any damage to the property of others, he shall be fined not exceeding one thousand dollars.—Chapter 277, section 4.

If any person, for a lawful purpose, shall kindle a fire upon his own land, or upon land which he occupies, or upon which he is laboring, at an unsuitable time, or in a careless and imprudent manner, and shall thereby injure or destroy the property of others, he shall be fined not exceeding one thousand dollars.—Chapter 277, section 5.

Whoever shall inform the prosecuting officers of the state of evidence which secures the conviction of any person who wilfully, maliciously, or through criminal carelessness has caused any damage by fire in any forest, woodlot, pasture, or field, shall receive from the state a reward of one hundred dollars. The state treasurer shall pay the same to the informer upon presentation of a certificate of the attorney-general or solicitor that he is entitled thereto.—Chapter 277, section 7.



THOMPSON HALL.

TWENTY-FIRST REPORT
OF THE
BOARD OF TRUSTEES
OF THE
COLLEGE OF AGRICULTURE
AND THE
MECHANIC ARTS
TO THE
NEW HAMPSHIRE LEGISLATURE,
November 1, 1893.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1893.

BOARD OF TRUSTEES.

HON. BENJAMIN F. PRESCOTT, Epping, *President*.

HIS EXCELLENCY JOHN B. SMITH, A. M., Hillsborough
Bridge, *ex-officio*.

CHARLES S. MURKLAND, Durham, *ex-officio*.

HON. FREDERICK SMYTH, Manchester, *Treasurer*.

HON. GEORGE A. WASON, New Boston.

CHARLES W. STONE, A. M., East Andover.

CHARLES McDANIEL, Esq., West Springfield.

ALBERT DEMERITT, Esq., Durham.

LUCIEN THOMPSON, Esq., Durham.

HON. JOHN G. TALLANT, Pembroke.

FREDERICK P. COMINGS, B. S., Lee.

HON. EDWARD WOODS, Bath.

HENRY W. KEYES, A. M., Haverhill.

HON. JOSEPH KIDDER, Manchester, *Secretary*.

REPORT OF THE TRUSTEES

DURHAM, N. H., November 1, 1893.

To the Honorable Senate and House of Representatives :

The Trustees of the New Hampshire College of Agriculture and the Mechanic Arts respectfully submit the following report, in accordance with section 9, chapter 11, of the Public Statutes of the state :

At the time of the last report the work of erecting the buildings in the new location had just begun. The work is practically completed, and the regular college exercises are being carried on with but little embarrassment from the surroundings.

It was inevitable that the progress of the work of moving and building would disclose needs not before seen. Estimates can not forecast every want. The generous appropriations already made have so extended the sphere of the college that still other grants are called for in order that the best results may be reached.

The widening influence of the institution may be seen in the unexpectedly large class that entered at the beginning of the year. There are fifty-one in the Freshman class, alert, active, and intelligent students, representing exactly the people contemplated in establishing the college, and earnestly seeking for a good industrial education.

At present there is no great difficulty in caring for the increased number of students. If, however, there should be succeeding classes as large as this, or larger, as there are likely to be, the teaching force would need to be immediately increased, even if no new department were to be introduced.

Conant Hall, the building set apart for instruction and experiment in the physical sciences, is fairly well equipped. The

power and service department, embracing the wood-working shop and the machine shop, and also the heating and lighting plant, will need large expenditures in order that the industrial classes may not be cramped for room, and in order that the general service may not be crippled.

It is desirable also that provision be made for some industrial exercise in which the girls may engage, and that suitable accommodations be provided for them. This is a matter which will need immediate attention.

During the year the trustees have revised the by-laws of the board, a copy of which is filed in the office of the Secretary of State, together with this report. In these by-laws the work of the board is systematized, and distributed among several standing committees. These committees are required to preserve reports of all their proceedings, and to present the same to the board.

It is required also that an annual inventory of the property in the care of each department be presented to the board.

At the annual meeting, in June, Charles Sumner Murkland was elected president of the college, and he entered upon the duties of the office July 3, 1893. The board of trustees wishes to record its appreciation of the valuable services of the retiring president, Hon. L. D. Stevens, and its recognition of his hearty and enduring affection for the college. In accordance with the revised by-laws, it became necessary to elect a president of the trustees to succeed Mr. Stevens, and B. F. Prescott was duly elected.

The financial reports which accompany this will show how strictly the funds have been kept for the purposes for which they were given. In the distant future there will be a large income available, but for the present, with the great increase in the entering class, with the pressing need of new departments and of an enlarged teaching force, the board of trustees, encouraged by the past, anticipate a constant development through the sympathy and help of the friends of industry and learning throughout the state.

B. F. PRESCOTT,
President Board of Trustees.

TREASURER'S REPORT

To the President and Trustees of the New Hampshire College of Agriculture and the Mechanic Arts your treasurer respectfully submits his twenty-sixth annual report, for the year ending July 1, 1893. He charges himself as follows:

Balance in treasury July 1, 1892 . . .	\$41,893.56
Income from Conant fund . . .	2,137.24
Income from hotel property, Durham . . .	20.00
Sale of railroad stock (14 shares @ 160) . . .	2,236.50
Interest on New Hampshire bonds . . .	4,800.00
State appropriations:	
Annual	3,000.00
Special, law 1891	53,000.00
Special, law 1893	7,500.00
Government appropriation:	
Law 1890	18,000.00
Culver Hall, Hanover (in part)	9,000.00
Sale of farm, Hanover (balance)	5,000.00
Sale of Experiment Station building, Hanover	3,000.00
Government appropriation, experiment station	15,000.00
Interest Merrimack River Savings Bank	1,209.85
	<hr/> \$165,797.15

He credits himself as follows:

1892:				
Aug.	4.	Paid on order Prof. Pettee	\$11,692.43	
	4.	" " "	1,255.59	
	27.	" " "	1,861.63	
Sept.	6.	" " "	15,169.39	
	10.	" " "	1,706.27	
	21.	" " "	4,591.66	
Oct.	5.	" " "	11,045.31	
	5.	" " "	1,334.82	
	14.	B. & M. Railroad stock . . .	113.10	
Nov.	2.	Paid on order Prof. Pettee	16,615.23	
	7.	" " "	1,468.50	

Nov.	9.	C. & M. Railroad stock	\$520.00
Dec.	5.	Paid on order Prof. Pettee	1,448.74
	5.	" " "	15,037.44
1893.			
Jan.	3.	Paid on order Prof. Pettee	13,935.05
	7.	" " "	1,640.24
Feb.	2.	" " "	9,829.43
	9.	" " "	1,173.77
	20.	" " "	2,000.00
March	3.	" " "	9,882.92
	20.	" " "	1,411.08
	27.	C. & M. Railroad stock	2,080.00
April	4.	Paid on order Prof. Pettee	13,392.34
	8.	" " "	1,298.52
May	2.	" " "	2,539.29
	9.	" " "	1,187.68
	23.	" " L. D. Stevens, president	500.00
June	9.	Paid on order Prof. Pettee	1,089.29
	12.	" " "	8,732.01
	12.	" " L. D. Stevens, president	2,000.00
	20.	Paid on order L. D Stevens, president	5,000.00
			<hr/> \$161,551.73
Balance in Merrimack River Savings			
Bank, July 1, 1893			4,245.42
			<hr/> \$165,797.15

FREDERICK SMYTH,
Treasurer.

July 1, 1893.

We have examined the foregoing account, and find the same correctly cast and properly vouched for.

CHAS. S. MURKLAND,
ALBERT DEMERITT,
JOHN G. TALLANT,
Committee on Finance.

December 6, 1893.

TREASURER'S GOVERNMENT REPORT

Name of Institution, NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.

Post-office, DURHAM; *State,* NEW HAMPSHIRE.

Report of Treasurer of said institution, to the Secretary of Agriculture and the Secretary of the Interior, of amount received under act of congress of August 30, 1890, in aid of colleges of agriculture and the mechanic arts, and of the disbursements thereof, to and including June 30, 1893.

Date.		Receipts.	Disbursements.
	Balance unexpended June 30, 1892	\$13,362.63	
1892.			
Sept. 21.	Received from State Treasurer	18,000.00	
1893.			
June 30.	Disbursed for instruction and facilities :		
	In agriculture, as per schedule A		\$836.13
	In mechanic arts, as per schedule B		13,592.82
	In English language, as per schedule C		2,284.99
	In mathematical science, as per schedule D		2,455.37
	In physical science, as per schedule E		6,013.89
	In natural science, as per schedule F		2,996.45
	In economic science, as per schedule G		1,133.72
	Balance remaining unexpended		2,049.26
	Totals for the year	\$31,362.63	\$31,362.63

I hereby certify that the above account is correct and true, and, together with the schedules hereunto attached, truly represents the details of expenditures for the period and by the institution named, and that said expenditures were applied only to instruction in agriculture, the mechanic arts, the English language, and the various branches of mathematical, physical, natural, and economic science, with special reference to their applications in the industries of life, and to the facilities for such instruction.

FREDERICK SMYTH,
Treasurer.

SCHEDULE A.—*Disbursements for instruction in Agriculture and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz.:

For the salary of (1) Professor of Agricultural Chemistry,	\$800.00
For books	36.13
Total	<u>\$836.13</u>

SCHEDULE B.—*Disbursements for instruction in Mechanic Arts and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz.:

For the salaries of (1) Professor of Mechanical Engineering, \$1,999.96; (2) Instructor in Machine Work, \$999.96; (3) Instructor in Wood Work, \$999.96; (4) Instructor in Descriptive Geometry, \$32.00	\$4,031.84
---	------------

II. For facilities, as follows:

1. Apparatus	571.10
2. Machinery	8,090.90
3. Text-books and reference books	35.06
4. Stock and material	863.92
Total	<u>\$13,592.82</u>

SCHEDULE C.—*Disbursements for instruction in English Language and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz. :

For the salaries of (1) Professor of English Language, \$999.96 ; (2) Instructor in Rhetoric, \$525 ;

(3) Instructor in Elocution, \$60 \$1,584.96

II. For facilities, as follows :

1. Apparatus 108.36

2. Text-books and reference books 591.67

Total \$2,284.99

SCHEDULE D.—*Disbursements for instruction in Mathematical Science and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz. :

For the salaries of (1) Professor of Mathematics,

\$2,299.92 ; (2) Instructor in Mathematics, \$150 . \$2,449.92

II. For facilities, as follows :

1. Books 5.45

Total \$2,455.37

SCHEDULE E.—*Disbursements for instruction in Physical Science and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz. :

For the salaries of (1) Instructor in Physics, \$1,500 ;

(2) Professor of Chemistry, \$1,199.92 ; (3) Instruc-

tor in Geology, \$2.65 \$2,702.57

II. For facilities, as follows :

1. Apparatus 691.60

2. Machinery 2,240.49

3. Text-books and reference books 351.76

4. Stock and material 27.47

Total \$6,013.89

SCHEDULE F.—*Disbursements for instruction in Natural Science and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz.:

For the salaries of (1) Professor of Botany, \$600; (2)

Professor of Entomology and Zoölogy, \$1,999.92 . \$2,599.92

II. For facilities, as follows:

1. Apparatus	190.51
2. Text-books and reference books	176.43
3. Stock and material	29.59
Total	<u>\$2,996.45</u>

SCHEDULE G.—*Disbursements for instruction in Economic Science and for facilities for such instruction, during the year ended June 30, 1893.*

I. For instruction, viz.:

For the salary of Professor of Economic Science . \$999.96

II. For facilities, as follows:

1. Text-books and reference books	133.76
Total	<u>\$1,133.72</u>

STOCKS, BONDS, AND OTHER SECURITIES
OF THE NEW HAMPSHIRE COLLEGE OF
AGRICULTURE AND MECHANIC ARTS

RAILROAD STOCKS.

	No. of shares.	No. of certificate.
Manchester & Lawrence,	38	6593
Boston & Lowell,	45	4837
The Fitchburg,	92	1718
The Concord & Montreal, class 4,	104	27
“ “	26	2289
Boston & Maine,	5	47148
“	40	29643

BANK STOCKS.

	No. of Shares.	No. of Certificate.
Monadnock National,	30	217
Concord (Mass.) National,	5	192

MORTGAGE LOANS.

No.	Name.	Date.	Due.	Rate.	Amount.
8285	James G. Harvey,	June 5, 1889,	June 5, 1894,	7 %	\$1,000
7928	Alex. Newby,	Dec. 21, 1888,	Dec. 21, 1893,	7 %	500
7302	H. S. Goodwin,	Apr. 9, 1888,	Apr. 9, 1893,	7 %	2,000
7950	Chas. D. Glynn,	Jan. 3, 1889,	Jan. 3, 1894,	7 %	1,000

ERSKINE MASON MEMORIAL FUND.

	Amount.
Crippen, Lawrence & Co., 6 % debenture bond, due Jan. 1, 1899	\$100

FUND STATEMENT

CONANT FUND.

Balance June 30, 1892	\$141.73	
Income	2,137.24	
Total receipts		\$2,278.97
Scholarship payments	\$1,104.00	
Funds invested	476.60	
Total payments		1,580.60
Balance uninvested, June 30, 1893		\$698.37

COLLEGE FARM FUND.

Balance June 30, 1892	\$1,108.22	
Farm earnings	2,042.89	
Total receipts		\$3,151.11
Total payments		2,022.39
Balance June 30, 1893		\$1,128.72

COLLEGE OF AGRICULTURE

1862 GOVERNMENT FUND.

Balance June 30, 1892	.	\$411.34	
Income	.	4,800.00	
		<hr/>	
Total receipts	.	.	\$5,211.34
Total payments	.	.	4,973.55
		<hr/>	
Balance June 30, 1893	.	.	\$237.79

EXPERIMENT STATION FUND.

Total receipts	.	.	\$15,000.00
Payments building account	.	\$749.28	
Payments running expenses	.	14,250.72	
		<hr/>	
Total payments	.	.	15,000.00
		<hr/>	

1890 GOVERNMENT FUND.

Balance June 30, 1892	.	\$13,362.63	
Income	.	18,000.00	
		<hr/>	
Total receipts	.	.	\$31,362.63
Total payments	.	.	29,313.37
		<hr/>	
Balance June 30, 1893	.	.	\$2,049.26

STATE ANNUAL APPROPRIATION.

Balance June 30, 1892	.	\$1,431.24	
Income	.	3,000.00	
		<hr/>	
Total receipts	.	.	\$4,431.24
Total payments	.	.	4,431.24
		<hr/>	

STATE SPECIAL APPROPRIATION, \$100,000.

Balance June 30, 1892	.	\$12,115.25	
Income (Balance)	.	53,000.00	
		<hr/>	
Total receipts	.	.	\$65,115.25
Total payments	.	.	65,115.25
		<hr/>	

CULVER HALL SALE, \$15,000.

Received first instalment. . . .	\$9,000.00	
Total payments	<u>7,601.59</u>	
Balance June 30, 1893		\$1,398.41

INCIDENTAL FUNDS.

Balance June 30, 1892	\$19,456.12	
Income sale property, Han- over	8,000.00	
Incidental receipts, Hanover	1,813.10	
Interest Merrimack River Savings Bank	<u>1,209.85</u>	
Total receipts	\$30,479.07	
Total payments	<u>30,479.07</u>	
		<u>\$5,512.55</u>
Cash in hands of treasurer June 30, 1893	\$4,245.42	
Cash in hands of dean "	1,146.13	
Outstanding bills due college "	<u>121.00</u>	
		<u>\$5,512.55</u>

REPORT OF THE DEAN

Financial Transactions from June 30, 1892, to June 30, 1893.

GROSS RECEIPTS.

Cash on hand June 30, 1892	\$5,899.42	
Bills due college June 30, 1892	233.55	
Rec'd of Frederick Smyth, treasurer	151,338.63	
Earnings college farm	2,042.89	
Miscellaneous income	<u>3,232.55</u>	
Total		\$162,747.04

GROSS PAYMENTS.

Cash on hand June 30, 1893	.	.	\$1,146.13
Bills due college June 30, 1893	.	.	121.00
Construction acc't, Durham	.	.	109,773.15
College farm	.	.	\$2,022.39
Less am't in construction			
acc't above	.	.	1,947.89
Balance	.	.	74.50
Experiment station	.	.	\$15,000.00
Less am't in construction			
acc't above	.	.	744.78
Balance	.	.	14,255.22
Instruction	.	.	16,019.17
Miscellaneous payments	.	.	21,357.87
Total	.	.	\$162,747.04

We have examined this report, and find it correctly cast and properly vouched for.

CHAS. S. MURKLAND.

ALBERT DEMERITT.

JOHN G. TALLANT.

Detailed Statement.

RECEIPTS.

Cash on hand June 30, 1892	.	.	\$5,899.42
Bills due college June 30, 1892	.	.	233.55
Frederick Smyth, treasurer	.	.	151,338.63
Earnings college farm	.	.	2,042.89
Rec'd 24 library taxes	.	.	\$144.00
Paid Dartmouth college 24			
library taxes	.	.	144.00
Rec'd rent Conant hall	.	.	\$1,310.10
Paid expenses	.	.	319.72
Net income	.	.	\$990.38

Rec'd rent harness shop building, Durham . . .	\$47.50	
Paid repairs harness shop building, Durham . . .	16.78	
	<hr/>	
Net income	\$30.72	
Tuition	675.00	
Graduation fees	12.00	
Property sold Dartmouth college	20.00	
Church pew, Hanover	65.00	
	<hr/>	
Total	\$161,307.59	

PAYMENTS.

Cash on hand June 30, 1893 . . .	\$1,146.13	
Bills due college June 30, 1893 . . .	121.00	
Construction account :		
Architects	\$1,705.40	
Thompson hall	51,728.52	
Conant hall	10,415.56	
Work-shop buildings	22,513.04	
Barn and experiment station buildings	6,258.17	
Water-works	2,884.94	
Wiring main, science, and work-shop buildings	1,570.00	
Heating and ventilation	8,780.25	
Gas and water distribution	3,092.26	
Thompson house repairs	1.83	
Incidental building expenses	823.18	
	<hr/>	
Total construction account	\$109,773.15	
College farm expenses, Han- over	\$74.50	
College farm payments, barn and experiment station	1,947.89	
	<hr/>	
Total payments	\$2,022.39	

Less am't included in construction acc't above .	\$1,947.89	
Balance		\$74.50
Experiment station, general expenses	\$14,250.72	
Experiment station, construction acc't	749.28	
Total payments	\$15,000.00	
Less am't included in construction acc't above .	744.78	
Balance		\$14,255.22
Instruction :		
Modern languages	\$850.00	
Agriculture	800.00	
Mechanic arts	4,031.84	
English language	1,584.96	
Mathematics	2,449.92	
Physical science	2,702.57	
Natural science	2,599.92	
Economic science	999.96	
Total instruction		\$16,019.17
Agricultural books		36.13
Mechanic arts apparatus		571.10
" machinery		8,090.90
" books		35.06
Mechanic arts stock, paid .	\$985.10	
" rec'd	121.18	
Net expense		\$863.92
English language apparatus		108.36
" books		591.67
Mathematical books		5.45
Physical science apparatus		691.60
" machinery		2,240.49
" books		351.76

Physical science stock paid	\$98.74	
" " rec'd	<u>71.27</u>	
Net expense		\$27.47
Natural science apparatus		190.51
" books		176.43
" stock		29.59
Economic science books		133.76
Paid, Culver hall expenses	\$814.34	
Rec'd " "	<u>590.19</u>	
Net expense		\$224.15
Paid Culver hall repairs	\$10.60	
Rec'd " "	<u>5.25</u>	
Net expense		\$5.35
Furniture, paid	\$52.74	
" rec'd	<u>37.00</u>	
Net expense		\$15.74
Paid work-shop expenses,		
Hanover	\$198.53	
Rec'd work-shop expenses,		
Hanover	<u>134.06</u>	
Net expense		\$64.47
Work-shop repairs, Hanover		3.32
Work-shop expenses, Durham		824.43
Conant scholarships		1,104.00
State scholarships		523.00
Trustees' expenses		567.00
Clerical work		475.00
Pastor college church		249.96
Printing, postage, and stationery		420.22
Advertising		115.00
Monitors		53.50
Library expenses		137.48
Rent DeMeritt lot, Durham		15.00
G. A. Ramsdell, auditor		40.00

Celebration, June 17, 1892 . . .	\$253.78
Chemical experiments . . .	12.80
Chapel running expenses . . .	47.25
Legislative committee expense . . .	189.00
Commencement, June 22, 1893 . . .	106.10
Travelling expenses . . .	205.59
Association agricultural colleges . . .	10.00
Moving expenses . . .	30.39
Incidental expenses . . .	81.69
Total . . .	<u>\$161,307.59</u>

CONSTRUCTION ACCOUNT, DURHAM.

1890-1893.

Paid architects . . .	\$3,867.21
Thompson hall (main building) . . .	55,809.75
Conant hall (science building) . . .	20,542.71
Work-shop buildings . . .	22,513.04
Barn and experiment station b'ld'g . . .	26,398.17
Water works . . .	9,444.65
Wiring Thompson and Conant halls and workshop . . .	1,570.00
Heating and ventilation account . . .	8,780.25
Gas and water distribution . . .	3,092.26
Thompson house repairs . . .	1.83
Incidental building expenses . . .	1,422.79
For land . . .	5,109.00
Total expended to June 30, 1893 . . .	<u>\$158,551.66</u>
Balances due on old contracts (estimated) . . .	10,000.00
State special appropriation, 1893 . . .	<u>35,000.00</u>
Total approximate expenditures for construc- tion . . .	<u>\$203,551.66</u>

During the past year fifty per cent. of the college exercises have pertained to both agricultural and mechanic art courses: twenty-seven per cent. to agricultural courses alone, and twenty-three per cent. to mechanic art courses alone.

Thus far no instructor has been employed by the college who was not imperatively needed for instruction in both agriculture and mechanic arts, except that several men have been secured for experiment station work and teaching in agriculture who give no instruction in mechanic arts.

The large expenditures of the year for apparatus and machinery have been designedly made for the fundamental equipment required for instruction in both agricultural and mechanic arts courses, though the special needs of the agricultural courses have also been largely provided for, both in the construction of farm and experiment station buildings and in their equipment.

Respectfully submitted :

C. H. PETTEE,

Dean.

Durham, N. H., November 1, 1892.

CATALOGUE.

CATALOGUE
OF THE
NEW HAMPSHIRE COLLEGE OF AGRICULTURE
AND THE MECHANIC ARTS
1893-1894

At the session of the legislature of New Hampshire in 1866, an act was passed establishing the "New Hampshire College of Agriculture and the Mechanic Arts" on the basis of the congressional land grant, and authorizing its location in Hanover and connection with Dartmouth College.

In accordance with this act, the institution was organized under a board of trustees, appointed partly by the governor and council and partly by the corporation of Dartmouth College.

The act of congress, by virtue of which it was established, provides that its "leading objects shall be, without excluding other scientific and classical studies, and including military tactics, to teach such branches of learning as are related to agriculture and the mechanic arts . . . in order to promote the liberal and practical education of the industrial classes in the several pursuits and professions in life."

An act of congress, approved August 30, 1890, provides an additional appropriation, which for the current year is nineteen thousand dollars, and is to be increased until it becomes twenty-five thousand dollars a year. This money is to be applied "to instruction in Agriculture, the Mechanic Arts, the English Language, and the various branches of Mathematical, Physical, Natural, and Economic Science, with special reference to their

applications in the industries of life, and to the facilities for such instruction."

At the session of the legislature of New Hampshire in 1891, acts were passed severing the connection with Dartmouth College and removing the New Hampshire College from Hanover to Durham; accepting the Benjamin Thompson estate, which was then of the value of about four hundred thousand dollars, and, accumulating at four per cent. compound interest, will be available as an endowment in 1910; and providing one hundred thousand dollars to be used with certain other sums in the erection of buildings.

At the session of the legislature of New Hampshire in 1893, an act was passed appropriating thirty-five thousand dollars for completing and furnishing the buildings. The buildings are now finished. They are furnished, are well supplied with apparatus, and the New Hampshire College has begun work in its new location.

The college is carrying out the provisions of the acts of congress, by giving a practical and scientific education, which is of use in all the professions and industrial pursuits, by means of the following courses of study:

1. Courses in Agriculture :
 - A. Technical Course.
 - B. Chemical “
 - C. Biological “
 - D. Institute “
 - E. Non-resident “
2. Courses in the Mechanic Arts :
 - A. Mechanical Engineering Course.
 - B. Electrical Engineering “
 - C. Technical Chemistry “
3. General Course.

FACULTY*

CHARLES S. MURKLAND, A. M., PH. D., *President and Professor of Philosophy.*

CHARLES H. PETTEE, A. M., C. E., *Dean and Professor of Mathematics and Civil Engineering.*

CLARENCE W. SCOTT, A. M., *Professor of English Language and Literature.*

GEORGE H. WHITCHER, B. S., *Professor of Agriculture.*

ALBERT H. WOOD, B. S., *Associate Professor of Agriculture.*

FRED W. MORSE, B. S., *Professor of Organic Chemistry.*

CHARLES L. PARSONS, B. S., *Professor of General and Analytical Chemistry.*

CLARENCE M. WEED, D. Sc., *Professor of Zoölogy and Entomology.*

ALBERT KINGSBURY, M. E., *Professor of Mechanical Engineering.*

HERBERT H. LAMSON, M. D., *Instructor in Plant Diseases.*

GEORGE L. TEEPLE, M. E., *Instructor in Electrical Engineering and Physics.*

EDWIN B. DAVIS, B. L., *Instructor in Modern Languages.*

JAMES HALL, *Instructor in Freehand Drawing.*

JOHN N. BROWN, *Foreman of Machine Work.*

ALLEN G. LOWELL, *Foreman of Wood Work.*

EDWARD E. RUSSEL, *Engineer and Curator of Buildings.*

* Arranged in their respective lists in the order of appointment to service in this College.

STUDENTS

a—Agricultural Course; *c*—Course in Technical Chemistry; *m*—Mechanical Engineering Course; *g*—General Course.

SENIORS

Name.	Residence.	Room.
Brown, Bert Sargent <i>m</i> †	<i>Hanover.</i>	Thompson Hall
Gunn, Fred Willis <i>a</i>	<i>Keene.</i>	Mr. Hayes's
Howe, Frederick William <i>c</i>	<i>Hollis.</i>	Hoitt House

JUNIORS

Adams, Frank Stanley <i>g</i>	<i>Gilsum.</i>	Mr. Chapin's
Britton, Frank Clifton <i>a</i>	<i>Keene.</i>	Mr. Chapin's
Caverno, John Lewis <i>a</i>	<i>Lee.</i>	Mr. Stevens's
Hill, Henry Elmer <i>g</i>	<i>Hanover.</i>	Thompson Hall
Trow, Charles Arthur ‡	<i>Mt. Vernon.</i>	Mr. Bunker's

SOPHOMORES

Barney, Harlan Winifred <i>a</i>	<i>Grafton.</i>	Hoitt House
Kittredge, Lewis Harris <i>a</i>	<i>Keene.</i>	Hoitt House
Libby, Frank Joshua	<i>Richmond, Me.</i>	Nesmith Hall
Wheeler, Delbert Amos <i>a</i>	<i>South Ashburnham, Mass.</i>	Mrs. Wright's
Hancock, Edward H. <i>m</i>	<i>Corinna, Me.</i>	Nesmith Hall

FRESHMEN *

Bartlett, Carrie Augusta	<i>Lee.</i>	Mr. A. L. Comings's
Bartlett, Mary Blaisdell	<i>Epping.</i>	Mrs. Chamberlin's
Bartlett, David Burns	<i>Manchester.</i>	Prof. Wood's
Berry, Walter Lincoln,	<i>Lebanon.</i>	Mrs. Jenkins's
Brown, Arthur Ordway	<i>Pittsfield.</i>	Mrs. Thompson's
Bunker, Mabel Eliza ‡	<i>Durham.</i>	Mr. J. J. Bunker's
Carlton, Will Lawton	<i>Dover.</i>	132 Court St., Dover
Chamberlin, Abby Florence	<i>Durham.</i>	Mrs. Chamberlin's
Chamberlin, George Hoitt	<i>Durham.</i>	Mrs. Chamberlin's
Chase, Frank Rufus	<i>Epping.</i>	Prof. Wood's
Chesley, Ivy May	<i>Durham.</i>	Mr. J. S. Chesley's
Clark, Frank Burnham	<i>Enfield.</i>	Mrs. Chamberlin's
Coe, John Williams	<i>South Newmarket.</i>	Mrs. Mathes's

* Freshmen are not classified in courses until the third term.

† Partial Course.

‡ Special Course.

Name.	Residence.	Room.
Colburn, Arthur Willard	<i>Dracut, Mass.</i>	Mr. Chapin's
Comings, Carrie Lydia	<i>Durham.</i>	Mr. A. L. Comings's
Comings, Mary Elizabeth	<i>Durham.</i>	Mr. A. L. Comings's
Davis, Albert Herman	<i>Durham.</i>	Mrs. L. A. Davis's
DeMerritte, Frank	<i>Exeter.</i>	Mrs. Thompson's
Dennett, Irving Lyford	<i>Manchester.</i>	Prof. Wood's
Dockam, Charles Henry	<i>Newmarket.</i>	Mrs. Mathes's
Durgin, Alfred Caverly	<i>Lee.</i>	
Eastman, Eugene Bruce	<i>Portsmouth.</i>	Mr. C. Hoitt's
Edgerly, Joseph Abraham	<i>Epping.</i>	Mr. Schoonmaker's
Forristall, Elwin Henry	<i>Colebrook.</i>	Mr. Pike's
Folsom, Emily Savage	<i>Dover.</i>	98 Silver St., Dover
Foss, Edna Ethel ‡	<i>Durham.</i>	Mr. M. K. Foss's
Foss, Fred Nathan	<i>Greenland.</i>	Mrs. Chamberlin's
Given, Arthur	<i>Gonic.</i>	Mrs. Jenkins's
Haley, John Myron	<i>Dover.</i>	123 Portland St., Dover
Hayes, Leslie David	<i>Durham.</i>	Mr. Hayes's
Hayes, Mabel Lucy ‡	<i>Durham.</i>	Mr. Hayes's
Hunt, John Norton	<i>Peterborough.</i>	Mr. Chapin's
Janvrin, John Alford	<i>Hampton Falls.</i>	Mrs. Mathes's
Jenkins, Elery Dunbar	<i>Lee.</i>	Mr. J. E. Jenkins's
Kenney, Lewis Hobart	<i>Pownal, Me.</i>	Prof. Wood's
Mason, Woodruff	<i>Stamford, Conn.</i>	Prof. Kingsbury's
McKenna, George Thomas	<i>Exeter.</i>	Mr. Schoonmaker's
Rand, Lewis Meader	<i>Newmarket.</i>	Mrs. Mathes's
Rice, Herbert Wood	<i>Henniker.</i>	Mr. Pike's
Roberts, John Harry	<i>Rollinsford.</i>	
Russel, William Fenno	<i>Lebanon.</i>	Mrs. Chamberlin's
Shattuck, Lewis Granville	<i>Northwood.</i>	Mrs. Mathes's
Shaw, John Langdon Tallant	<i>North Chichester.</i>	Nesmith Hall
Shaw, Elijah Ray	<i>Nashua.</i>	Mrs. Chamberlin's
Smith, Daniel Rundlett	<i>East Epping.</i>	Mr. C. Hoitt's
Sprague, James Thatcher	<i>Hinsdale.</i>	Mrs. Chamberlin's
Thompson, George Winslow	<i>Epping.</i>	Mrs. Mathes's
Vickery, Charles William	<i>Dover.</i>	36 Summer St.
Whittemore, Everett Sydney	<i>Colebrook.</i>	Mr. Pike's
Wiggin, Tappan Sanborn	<i>Henniker.</i>	Mrs. Chamberlin's
Young, Perley Arthur	<i>Newmarket.</i>	Hoitt House

SUMMARY

SENIORS	3
JUNIORS	5
SOPHOMORES	5
FRESHMEN	51

‡ Special Course.

ADMISSION

Candidates for the first year must present testimonials of good moral character, and must pass an examination in the following subjects :

- a.* Arithmetic, including the metric system.
- b.* Algebra, to quadratics.
- c.* Plane Geometry.
- d.* Political and Physical Geography.
- e.* Physiology.
- f.* American History.
- g.* English.

Those who pass also an examination in Myers and Allen's Ancient History and Myers's Mediæval and Modern History, or its equivalent, may take French in place of the History of the first year.

In English the examination will consist in the criticism of specimens of incorrect English, together with a short essay, correct in spelling, punctuation, division into paragraphs, grammar and expression, on a subject to be announced at the time of the examination. In 1894 the subject will be taken from one of the following books : Shakespeare's Julius Cæsar and Merchant of Venice ; Scott's Lady of the Lake ; Arnold's Sohrab and Rustum ; The Sir Roger de Coverley Papers in the Spectator ; Macaulay's second Essay on the Earl of Chatham ; Emerson's American Scholar ; Irving's Sketch Book ; Scott's Abbot ; Dickens's David Copperfield.

In 1895, Shakespeare's Merchant of Venice and Twelfth Night ; Milton's L'Allegro, Il Penseroso, Comus and Lycidas ; Longfellow's Evangeline ; the Sir Roger de Coverley Papers in the Spectator ; Macaulay's Essay on Milton and Essay on Addison ; Webster's first Bunker Hill Oration ; Irving's Sketch-Book ; Scott's Abbot.

Students are advised to prepare themselves thoroughly in all the required subjects, and especially in English, since no college can be expected to admit students who cannot write their own language with neatness, clearness, and an approach to accuracy.

They are further recommended not to limit their preparation to these requirements. The excellent academies and high schools of New Hampshire put within their reach a preliminary training which will add greatly to the value of a college course.

Candidates for advanced standing are also examined in the studies that have been pursued by the class which they propose to enter.

A certificate from any academy or high school will be accepted in place of an examination, upon any subject required for admission to the first year. Every certificate must state the amount of work done by the student, his proficiency, and the text-books used; and in case it is not evident that the student is thoroughly prepared, an examination will be required.

The times for examination are the Monday afternoon and Tuesday before Commencement, and the Tuesday and Wednesday before the beginning of the first term. Candidates will first present themselves with their credentials on the first day of the examination. See Calendar.

Certificate forms will be furnished on application.

Principals who have previously made the necessary request, will be furnished on June 1 with examination papers for admission. If the principal receiving such papers holds an examination on the Tuesday before the Thursday coming on or nearest the seventh of June, and within one week sends the answers to the questions to the President, the examination will have the same effect as if held at the college.

DESCRIPTION OF STUDIES

For the Courses of Study see pages 43-60.

AGRICULTURE

1. How Crops Grow. *Forty-five exercises.*

This course consists of lectures and recitations upon the composition of plants, the composition and sources of their food, and the processes by which they obtain and assimilate the elements necessary for their growth.

2. Plant Diseases. *See Botany.*

3. Animal Nutrition. *Thirty exercises.*

This course consists of lectures and recitations upon the physiology of the alimentary organs, the composition of foods, their assimilation, and the composition of the animal body.

4. Principles of Agriculture. *Twenty exercises.*

An exposition of the relations of the natural sciences to agriculture.

- 5 and 6. Practical Agriculture. *One hundred exercises.*

These two courses form a consecutive series of exercises, in which instruction is given by means of practical talks and exercises relative to fertilizers, soils, fruits, vegetables, bees, fowls, and other subjects.

7. Dairying and Dairy Chemistry. *Forty-five exercises.*

Course 7 consists of lectures and recitations upon the composition and manufacture of dairy products, and practical work in the dairy room.

8. Practical Stock Feeding. *Thirty exercises.*

Course 8 is a continuation of Course 3, and consists of lectures upon the compounding of food rations for stock, the action of various foods upon the animal system, and the most approved practice in feeding for the production of milk, butter, live weight, etc. The lectures are accompanied by practical illustrations.

9. Applied Agriculture. *Twenty exercises.*

Course 9 is a continuation of Course 4, and is a further discussion of the relations and applications of the sciences to Agriculture.

10. Agricultural Engineering. *Twenty exercises.*

Course 10 consists of instruction in planning and locating drains, roads, and buildings, upon the farm; and discussions on the different forms and uses of agricultural machinery.

11. Stock Breeding. *Twenty exercises.*

Recitations and lectures.

12. Experimental Agriculture. *Twenty exercises.*

Course 12 is the conclusion of Courses 4 and 9, and consists of lectures upon the methods of agricultural research, discussions of problems under investigation by scientists, and observations of experiments in progress upon the College Farm.

13. Discussions of the Bulletins of Experiment Stations.
Thirty-five exercises.

Course 13 consists of weekly discussions and reviews of bulletins, with reference to their scientific and practical value.

14. Special Work in Agriculture. *Thirty exercises.*

The time given to Course 14 will be used by the student in pursuing original work upon some subject in which he has shown especial ability, and may be chosen by him, subject to the approval of the Professor of Agriculture.

BOTANY

1. Introductory Botany. *Fifty exercises.*

A general introduction to the study of plants by means of laboratory work and lectures.

2. Structural Botany. *Forty-five exercises.*

Lectures and laboratory work on the minute structure and physiology of plants, with special reference to the lower forms.

Open only to those who have taken Course 1.

3. Forestry.

Lectures concerning the utility of forests, principles of silviculture; forestry laws, character and composition of woods, and the distribution of timber trees in the United States.

4. Plant Diseases.

Twenty exercises.

A study by means of lectures and laboratory work of some of the more important fungous diseases of cultivated plants and the means of preventing their injuries.

5. Advanced Botany.

Averaging four exercises a week for a year.

Course 5 is intended for students electing botany for their Senior year, the instruction to be modified by needs of individual students.

Open only to those who have taken all preceding courses.

CHEMISTRY

1. Inorganic Chemistry.

Forty-five exercises.

Lectures and recitations on general theoretical Chemistry, illustrated by experiments, charts, specimens, lantern views, etc. Solutions of chemical problems will be required.

2. Inorganic Chemistry.

Thirty exercises.

Course 2 is a continuation of Course 1, but the time will be spent mainly on the metallic elements, their metallurgy, salts, etc.

Open only to students who have passed in Course 1.

3. Organic Chemistry.

Thirty exercises.

Course 3 will consist of lectures and recitations on the chemistry of the carbon compounds, together with the study of their properties by means of laboratory practice.

Open to students who have passed in Course 1.

4. Organic Chemistry.

Twenty exercises.

Course 4 is a continuation of Course 3 and must be preceded by it.

5. Qualitative Chemical Analysis.

Course 5 consists of laboratory practice with occasional lectures. The student is expected to become proficient in the separation and detection of the common acids and bases, and to keep a full set of notes. He will have practice in the writing of reactions and will fill out numerous slips containing questions bearing upon his work.

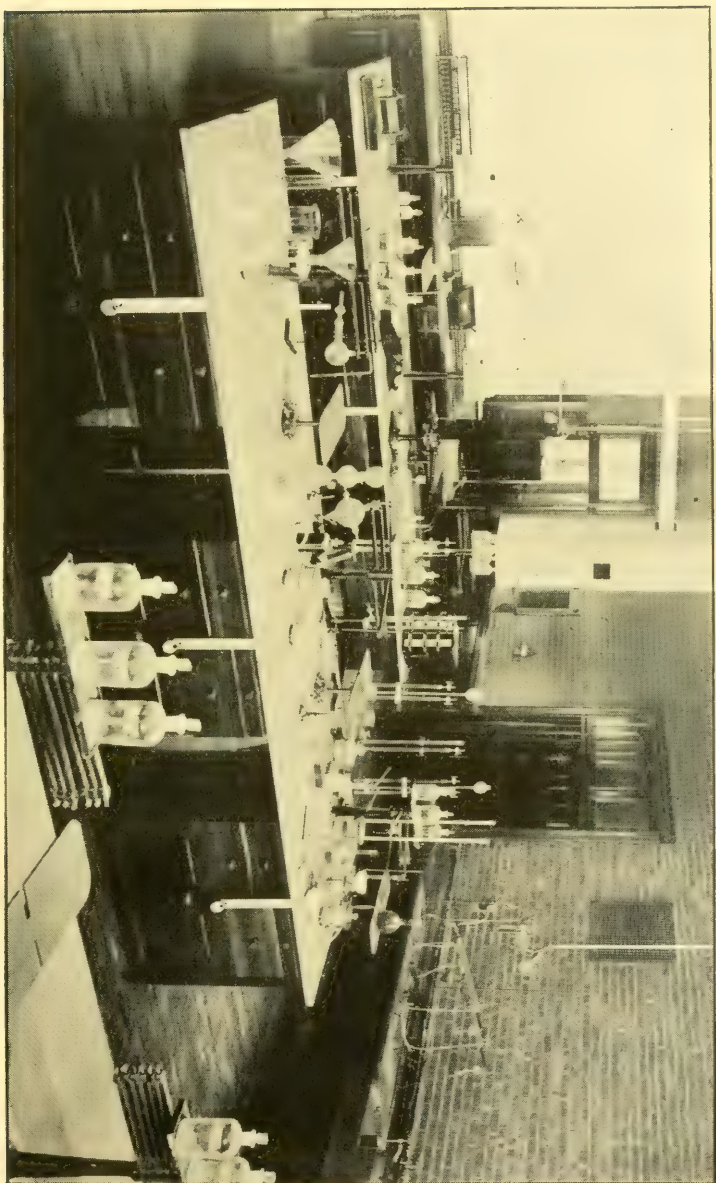
Open only to students who have completed Courses 1 and 2.

6. Qualitative Analysis completed and Quantitative Analysis begun.

Course extends through two terms.

The work in quantitative analysis will be, in the main, elementary and preparatory for advanced work.

Open to those who have completed Course 5.



QUANTITATIVE CHEMICAL LABORATORY.

7. Applied or Industrial Chemistry. *Forty exercises.*

Course 7 consists of lectures on chemical manufactures, such as iron, steel, sugar, salt, sodium carbonate, fertilizers, sulfuric acid, glass, matches, paints, dyes, soaps, illuminating gas, petroleum, etc. The lectures will be illustrated by lantern views; and trips to the leading New England cities, to examine important chemical manufactures, will be taken as far as practicable.

Open only to those who have completed Courses 1, 2, 3, and 4.

8. Quantitative Analysis.

Course 8 consists of special work arranged for those in the Agricultural Course who are limited to the chemistry of the Junior Year. The course consists mainly in the analysis of fertilizers, fodders, grains, milk and other dairy products, etc.

Open to those students who have completed Course 5.

9. Advanced Quantitative Analysis.

Course 9 extends through the year and is intended to fit the student for work in the laboratories of agricultural experiment stations, fertilizer works, iron works, sugar refineries, etc.; and for the duties of the public analyst. The course will be made to fit the end which each has in view, and will be largely an individual one. For those students in the Chemical Division of the Agricultural Course the analyses made will tend in the main toward agricultural products, fertilizers, mucks, marls, manures, dairy products, waters, food stuffs, sugars, etc. For the student wishing to enter metallurgical works the analyses will be in the main upon iron, steel, and other metals, ores, limestone, slags, alloys, fuels, etc. As a preparation to the study of medicine, work will be done on poisons, foods, drugs, urine, etc. Other lines will be arranged to meet the wants of the individual student. Every student will be given some practice in all of the branches of agricultural, metallurgical, medical, sanitary, and industrial chemistry, in order to lay a foundation for any future work which may be required of them. A short course in gas analysis will also be provided. A portion of the time of the last two terms is given to work bearing upon the preparation of a graduating thesis.

Open to students who have completed Course 6.

10. Organic Chemistry.

Course 10, for students in the Chemical Division of the Agricultural Course, and in the Technical Chemistry Course, consists of laboratory practice by the students in preparing and purifying products relating to their respective lines of work.

Open to those who have taken Courses 3 and 4.

11. Chemical Journals, Methods, etc. *Thirty-five exercises.*

The work consists in the study of current chemical literature, which is mainly in the German language, with recitations once a week throughout the

year. Each student will be expected to prepare abstracts, reports, criticisms, etc., upon assigned articles.

Open to students taking Course 9.

12. Chemical Philosophy. Lectures and recitations.

Forty exercises.

Work consists in advanced study of chemical theory. Practical experiments will be performed, with the aid of the student, in the determination of vapor density, molecular weights, specific heat, etc.; and the study of isomorphism, diffusion of gases, solutions, molecular and atomic volume, etc., will take up much of the time.

Course 12 comes in alternate years with Course 7 and is open to students who have completed Courses 1, 2, 3, and 4.

DRAWING

Two and one half hours work is reckoned as one exercise.

1. Freehand Drawing.

a, Thirty exercises.

b, Twenty exercises.

2. Descriptive Geometry and Drawing.

a, Fifty exercises.

b, Thirty exercises.

Graphic solution of problems in solid geometry.

Course 2 is open only to those who have taken Mathematics 2.

3. Mechanical Drawing.

a, Elementary Projection Drawing.

Twenty exercises.

b, Perspective Drawing and Line Shading.

Twenty exercises.

c, Workshop Drawings. Tracing and the blue process of copying drawings.

Thirty exercises.

ENGINEERING

1. Surveying.

Fifty exercises.

Recitations, field work, and plotting, including compass, transit, plane-table, and level work.

2. Mechanism.

Seventy-five exercises.

Recitations, and exercises in drawing outlines of elementary combinations.

Course 2 is open only to those who have taken Drawing 2.

3. Mechanics of Engineering.

One hundred exercises.

a, Dynamics (Statics and Kinetics).

b, Mechanics of Materials.

Course 3 is open only to those who have taken Course 2 and Mathematics 6.

4. Materials of Construction. *Sixty exercises.*

Recitations on the production, properties, uses, and preservation of engineering materials.

Course 4 is open only to those who have taken Course 3 b and Chemistry 2.

5. Thermo-Dynamics. *Seventy-five exercises.*

Course 5 is open only to those who have taken Course 3 b and Physics 4 to 6.

6. Heat Motors and Refrigerating Machinery.

Thirty exercises.

Recitations.

Course 6 is open only to those who have taken Course 5.

7. Construction and Theory of Dynamos and Electro-motors.

Seventy-five exercises.

Lectures and quizzes.

Course 7 is open only to those who have taken Physics 4 to 6 and Mathematics 5 and 6.

8. Work in Mechanical Laboratory.

a, and *b*, Tests of Materials.

Sixty exercises.

c, Tests of Boilers and Engines.

Twenty exercises.

Courses 8 a and 8 b are open only to those who have taken Course 3 b. Course 8 c is open only to those who have taken Course 5.

9. Machine Design.

Forty exercises.

Recitations.

Course 9 is open only to those who have taken Courses 3 and 4.

10. Dynamo Design.

Forty exercises.

Work in the drawing room in the elementary designing of dynamos and electro-motors.

Course 10 is open to those who have taken Course 7.

11. Electrical Installations.

Thirty exercises.

Lectures and quizzes on the methods and systems of electric lighting and electric distribution of power.

Course 11 is open only to those who have taken Course 7.

12. Sanitary Engineering.

Ten exercises.

Lectures on heating, ventilation, drainage, and plumbing of public and private buildings.

13. Roads, Streets, and Pavements.

Twenty exercises.

Recitations and lectures on construction and maintenance of paved, macadamized, and gravel roads, with discussion of laws relating thereto.

ENGLISH

1. Rhetoric. *Seventy exercises.*
Themes, with other exercises.
2. Three Themes. *One each term.*
3. Three Original Declamations. *One each term.*
4. Three Original Declamations. *One each term.*
5. English Literature, Chaucer to Milton. *Thirty exercises.*
Study of authors.
6. English Literature, Dryden to Cowper. *Twenty exercises.*
Study of authors.
7. Writers of the First Part of the Nineteenth Century. *Fifteen exercises.*
8. English Literature, Victorian Writers. *Thirty exercises.*
9. American Literature. *Thirty or fifty exercises.*
Lectures and study of authors.

FRENCH

1. French Grammar and Tales. *Forty-five exercises.*
2. Easy Reading with Supplementary Syntax. *Thirty exercises.*
3. The Romantic School. *Thirty exercises.*
4. History of French Literature. *Forty-five exercises.*
5. Satire, Voltaire. *Thirty exercises.*
6. The Classic School. *Thirty exercises.*

Each course in French is open only to students who have completed the preceding course.

GEOLOGY

1. Elementary Geology. *Thirty Exercises.*

2. Mineralogy. *Thirty Exercises.*

A short course in blowpipe analysis, followed by laboratory practice in the determination and study of minerals, with special reference to their economic value.

Course 2 is open only to students who have taken Chemistry 1 and 2.

3. Meteorology. *Twenty exercises.*

Recitations and lectures on wind systems, precipitation, humidity, laws of storms and tornadoes, and methods of prediction of atmospheric changes.

GERMAN

1. German Grammar and Tales. *Forty-five exercises.*

2. Easy Reading and Syntax. *Thirty exercises.*

3. Lyric Poetry. *Thirty exercises.*

4. Scientific German. *Forty-five exercises.*

5. Prose Literature. *Thirty exercises.*

6. German Drama. *Thirty exercises.*

Each course in German is open only to students who have completed the previous course.

HISTORY

1. Ancient History. *Forty-five exercises.*

2. Mediæval History. *Thirty exercises.*

3. Modern History. *Thirty exercises.*

4. American Political History. *Forty-five exercises.*

MATHEMATICS

1. Higher Algebra. *Sixty-five exercises.*

2. Solid Geometry, with advanced course. *Fifty-five exercises.*

3. Plane and Spherical Trigonometry. *Sixty exercises.*
4. Theory of Equations. *Thirty exercises.*
5. Analytic Geometry. *Seventy-five exercises.*
6. Differential and Integral Calculus. *One hundred exercises.*

PHILOSOPHY

1. Logic. *Thirty exercises.*
Lectures and recitations.
2. Ethics. *Twenty exercises.*
Lectures and recitations.

PHYSICS

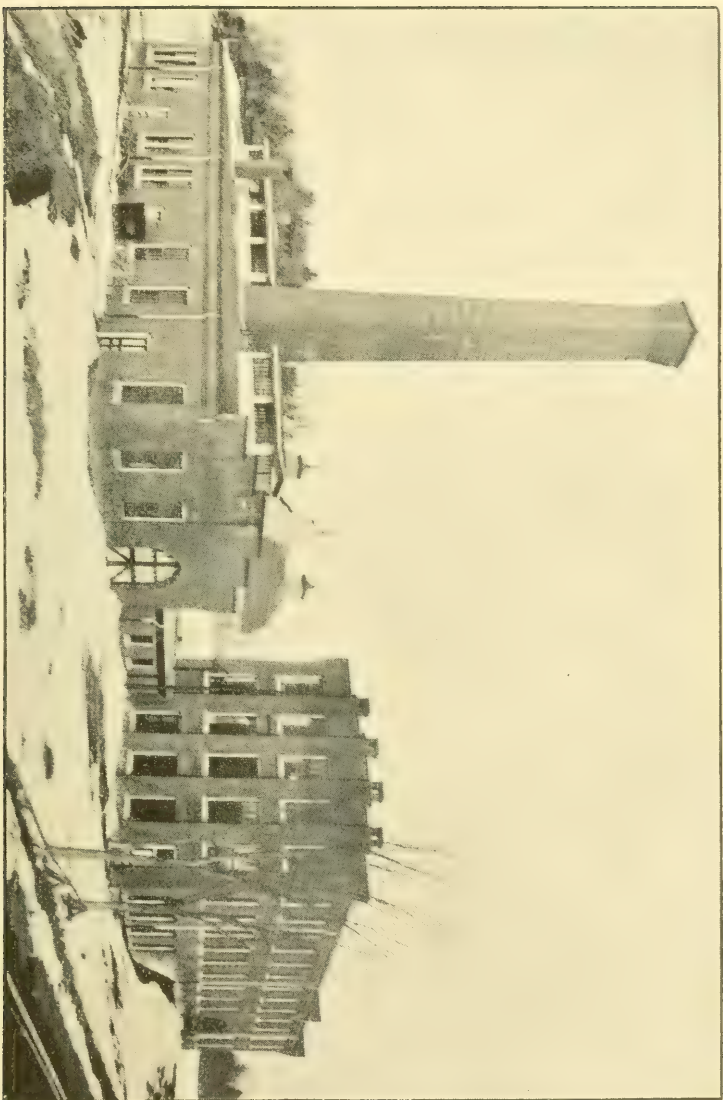
1. Mechanics and Heat. *Forty-five exercises.*
2. Electricity and Magnetism. *Thirty exercises.*
3. Light and Sound. *Thirty exercises.*

Courses 1, 2, and 3 are a general introduction to the subject. The instruction is given by recitations and lectures, the latter being illustrated by experiments and stereopticon. Notes on lectures and experiments are submitted by each student.

4. Laboratory Work in Mechanics and Heat. *Forty-five exercises.*
5. Laboratory Work in Heat and Light. *Thirty exercises.*
6. Laboratory Work in Electricity and Magnetism. *Thirty exercises.*

The work consists in the experimental verification of the laws of physics and the determination of physical constants; for example, the student will by experiments investigate the intensity of gravity, co-efficients of friction, the analytical balance, elasticity of wires, specific heats, laws of radiation and absorption of heat, candle power of lights, dip, declination and intensity of the earth's magnetism, laws of electric currents, of electro-magnets, etc. A systematic and carefully written report on each experiment is required.

Courses 4, 5, and 6 are taken consecutively and are open only to those who have passed in Courses 1, 2, and 3. Students in Engineering must also have passed in Mathematics 1 to 6.



WORK SHOPS.

7. Electrical and Photometrical Measurements.

Thirty exercises.

The work consists in the measurement by various methods of current, resistance, and E. M. F., and in photometric study of arc and incandescent lamps.

Course 7 is open only to those who have passed in Courses 4, 5, and 6.

8. Experimental work on the efficiency, characteristic curves, and curves of potential of dynamos and motors.

Twenty exercises.

Course 8 is open only to those who have passed in Physics 7 and Engineering 7.

9. Advanced Work in Physical Laboratory.

One hundred and five exercises.

Course 9 is open only to those who have passed in Courses 1 to 6.

10. Astronomy.

*Forty exercises.***POLITICAL SCIENCE**1. Political Economy. *Lectures.**Fifty exercises.*2. Laws of Business. *Lectures.**Thirty-three exercises.*

3. Constitutional Law.

Forty exercises.

4. Advanced Political Economy.

Thirty exercises.

Course 4 is open only to those who have taken Course 1.

SHOP WORK

Three hours work in the shops is reckoned as one exercise.

1. Work in Wood Shop.

Exercises in carpentry, joinery, and pattern making.

a. Forty-five exercises.

b. Thirty exercises.

c. Forty-five exercises.

d. Thirty exercises.

2. Work in Machine Shop.

Exercises in bench work, machine work, and shop measurements.

a. Thirty exercises.

b. Twenty exercises.

c. Twenty exercises.

d. Forty-five exercises.

e. Thirty exercises.

f. Thirty exercises.

ZOOLOGY

1. Introductory Zoölogy. *Sixty exercises.*

A general introduction to the study of animal life, by means of lectures and laboratory dissections of the principal types.

2. Animal Biology. *Forty exercises.*

A general study of the nature and process of animal life, with especial attention to heredity, variation, development, and mental powers.

Open to students who have taken Course 1.

3. Entomology. *Fifty exercises.*

A review of the classification, structural characters, and biological relations of insects, with a special study of those injurious to cultivated crops and domestic animals, and of the means of preventing their injuries.

Open only to those who have taken Course 1.

4 a. Systematic Ornithology. *Twenty exercises.*

Lectures on the classification of birds, with laboratory determinations of species.

4 b. Economic Ornithology. *Twenty exercises.*

Lectures on the relations of birds to agriculture, and their relations to each other and to other organisms.

Courses 4 a and 4 b are open only to students who have taken Course 1, and, if possible, Courses 2 and 3.

5. Advanced Zoölogy. *Averaging four exercises a week for a year.*

Course 6 is intended for those students who elect Zoölogy for their Senior Year. It will usually be modified to suit individual needs.

6. Zoölogical Bibliography. *One hour a week for a year.*

Open only to students taking Course 5.

COURSES OF STUDY

*For details see Description of Studies.***REGULAR COURSE ***

FRESHMAN YEAR.

FIRST TERM.

	Hours per week
Rhetoric and Themes—English 1	2
Algebra and Geometry—Mathematics 1 and 2	6
Joinery—Shop Work 1 <i>a</i>	3
Freehand Drawing—Drawing 1 <i>a</i>	2
Ancient History—History 1; or French†—French 1	3

SECOND TERM.

Rhetoric and Themes—English 1	2
Geometry and Trigonometry—Mathematics 2 and 3	6
Shop Work—Shop Work 1 <i>b</i>	3
Freehand Drawing—Drawing 1 <i>b</i>	2
Mediaeval History—History 2; or French†—French 2	3

THIRD TERM.

Rhetoric and Themes—English 1	2
Trigonometry—Mathematics 3	3
Descriptive Geometry—Drawing 2 <i>a</i> ; or Botany—Botany 1	5
Modern History—History 3; or French—French 3	3
Theory of Equations—Mathematics 4; or Shop Work 1 <i>c</i>	3

* For the first two years students are not designated as being in any of the special courses, but all take the studies laid down in the regular course.

† French can be elected by those who have taken History 1, 2, and 3.

SOPHOMORE YEAR.

FIRST TERM.

	Hours per week.
Analytical Geometry—Mathematics 5; or Plant Diseases	
—Botany 4, and English Literature—English 6	5 or 4
French,‡ 1 or 4; or German 1; or Shop Work 1 <i>c</i>	3
Physics—Physics 1	3
Shop Work 1 <i>c</i> ; or Botany 2	3
Descriptive Geometry—Drawing 2 <i>b</i> ; or Inorganic Chemistry—Chemistry 1	2 or 3
One Theme.	

SECOND TERM.

Calculus—Mathematics 5; or Inorganic and Organic	
Chemistry—Chemistry 2 and 3	5 or 6
French 2 or 5; or German 2; or Shop Work 10	3
Physics—Physics 2	3
Drawing 3 <i>b</i> ; or English Literature—English 5	2
Shop Work 10; or Mechanical Drawing 3 <i>a</i>	3 or 2
One Theme.	

THIRD TERM.

Calculus—Mathematics 6; or Organic Chemistry—Chem-	
istry 4; and Mineralogy—Geology 2	5
Surveying—Engineering 1	5
Physics—Physics 3	3
French 3 or 6; or German 3; or American Literature—	
English 8	3
One Theme.	

Women may substitute for surveying one of the elective studies from the third term of the Junior Year.

‡ French is required of those students who intend to take the work of the Chemical and Biological Divisions.

COURSE IN AGRICULTURE

This course is designed to give young men a thorough knowledge of practical Agriculture and the sciences having a direct bearing upon it, without neglecting the broad principles of a general education.

The strictly agricultural work is planned to give valuable knowledge for future use on the farm or in the dairy.

The Chemical and Biological Divisions are designed to give professional training in these two sciences which have such a close connection with modern Agriculture.

JUNIOR YEAR.

FIRST TERM.

	Hours per week
Zoölogy—Zoölogy 1	4
How Crops Grow—Agriculture 1	3
Chemistry—Chemistry 5	5
English Literature—English 7	1
German—German 1 ; or Physical Laboratory—Physics 4	3
One Original Declamation—English 3.	

SECOND TERM.

Animal Nutrition—Agriculture 3	3
Geology and Meteorology—Geology 1 and 3	5
Agricultural Chemistry—Chemistry 8	3
Principles of Agriculture—Agriculture 4	2
German—German 2 ; Animal Biology—Zoölogy 2	3
One Original Declamation—English 3.	

THIRD TERM.

Entomology—Zoölogy 3	5
Ethics—Philosophy 2	2
Practical Agriculture—Agriculture 5	4
Roads—Engineering 13	2
German—German 3 ; or Chemistry—Chemistry 6	3
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

	Hours per week.
Laws of Business and Constitutional Law—Political Science 2 and 3	5
Dairying and Dairy Chemistry—Agriculture 7	3
Practical Agriculture—Agriculture 6	4
Discussion of Experiment Station Bulletins—Agriculture 13	1
German—German 4; or Political History—History 4	3
One Original Declamation—English 4.	

SECOND TERM.

Astronomy and Sanitary Science—Physics 10, Engineering 12	5
Stock Feeding—Agriculture 8	3
Applied Agriculture—Agriculture 9	2
Economic Ornithology—Zoölogy 4 b	2
Discussion of Experiment Station Bulletins—Agriculture 13	1
German—German 5; or Special Work—Agriculture 14	3
One Original Declamation—English 4.	

THIRD TERM.

Political Economy—Political Science 1	5
Agricultural Engineering—Agriculture 10	2
Stock Breeding and Experimental Agriculture—Agriculture 11 and 12 4	4
Discussion of Experiment Station Bulletins—Agriculture 13	1
German—German 6; or Logic—Philosophy 1	3
One Original Declamation—English 4.	

CHEMICAL DIVISION OF THE AGRICULTURAL COURSE

The work in this division is intended especially to fit for the profession of an agricultural chemist—for work in experiment stations, large dairy establishments, fertilizer works, etc. This field offers, perhaps, more inducements for investigation in chemical science than any other. The chemistry of plant or animal growth and nutrition is comparatively undeveloped, and offers a wide and profitable field for research.

JUNIOR YEAR.

FIRST TERM.

Hours per week.

How Crops Grow—Agriculture 1	3
German—German 1	3
Plant Diseases—Botany 4	2
English Literature—English 6	3
Chemistry—Chemistry 5	5
One Original Declamation—English 3.	

SECOND TERM.

Animal Nutrition—Agriculture 3	3
German—German 2	3
Geology—Geology 1	3
Chemistry—Chemistry 6	5
Applied Chemistry—Chemistry 7	2
One Original Declamation—English 3.	

THIRD TERM.

Entomology—Zoölogy 3	5
German—German 3	3
Chemistry—Chemistry 6	5
Applied Chemistry—Chemistry 7	2
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

Constitutional Law and Laws of Business—Political Science 2 and 3	5
German—German 4	3
Chemistry—Chemistry 9	5
Organic Chemistry—Chemistry 10	2
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

SECOND TERM.

Astronomy—Physics 10	4
Sanitary Engineering—Engineering 12	1

	Hours per week.
German—German 5	3
Chemistry—Chemistry 9	5
Chemical Philosophy—Chemistry 12	2
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

THIRD TERM.

Political Economy—Political Science 1	5
German—German 6	3
Chemistry—Chemistry 9	5
Chemical Philosophy—Chemistry 12	2
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

BIOLOGICAL DIVISION OF THE AGRICULTURAL COURSE

Students desiring to make a special study of the biological sciences relating to Agriculture—such as botany, entomology, economic zoölogy, etc.—may elect the following schedule for their last two years:

JUNIOR YEAR.

FIRST TERM.

	Hours per week.
Zoölogy—Zoölogy 1	4
How Crops Grow—Agriculture 1	3
German—German 1	3
Chemistry—Chemistry 5	5
English Literature—English 6	1
One Original Declamation—English 3.	

SECOND TERM.

Animal Nutrition—Agriculture 3	3
Geology—Geology 1	3
German—German 2	3
Chemistry—Chemistry 6	3
Animal Biology—Zoölogy 2	4
One Original Declamation—English 3.	

THIRD TERM.

Hours per week.

Entomology—Zoölogy 3	5
German—German 3	3
Logic—Philosophy 1	3
Agriculture—Agriculture 5	3
Ethics—Philosophy 2	2
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

Laws of Business and Constitutional Law—Political Science 2 and 3	5
German—German 4	3
Meteorology—Geology 3	2
Botany—Botany 5 ; or Zoölogy—Zoölogy 5 and 6	6
One Original Declamation—English 4.	

SECOND TERM.

Astronomy—Physics 10	4
Sanitary Science—Engineering 12	1
German—German 5	3
Ornithology—Zoölogy 5	4
Botany—Botany 5 ; or Zoölogy—Zoölogy 5 and 6	4
One Original Declamation—English 4.	

THIRD TERM.

Political Economy—Political Science 1	5
German—German 6	3
American Literature—English 8	3
Botany—Botany 5 ; or Zoölogy—Zoölogy 5 and 6	5
One Original Declamation—English 4.	

COURSE IN TECHNICAL CHEMISTRY

This course is designed to meet the needs of the general professional chemist. Those desiring to give their chief time to agricultural chemical research and analysis are advised to take the Agricultural course, giving their last two years to the Chemical Division of that course.

JUNIOR YEAR.

FIRST TERM.

	Hours per week.
Chemistry—Chemistry 5	5
German—German 1	3
Physical Laboratory—Physics 4	3
How Crops Grow—Agriculture 1; or English Literature—English 6	3
Plant Diseases—Botany 4	2
One Original Declamation—English 3.	

SECOND TERM.

Chemistry—Chemistry 6	5
German—German 2	3
Physical Laboratory—Physics 5	3
Geology—Geology 1	3
Applied Chemistry—Chemistry 7	2
One Original Declamation—English 3.	

THIRD TERM.

Chemistry—Chemistry 6	5
German—German 3	3
Physical Laboratory—Physics 6	3
Applied Chemistry—Chemistry 7	2
Machine Shop—Shop Work 2 <i>a</i>	2
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

Chemistry—Chemistry 9	5
Organic Chemistry—Chemistry 10	2
German—German 4	3
Constitutional Law and Laws of Business—Political Science 2 and 3	5
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

SECOND TERM.

	Hours per week.
Chemistry—Chemistry 9	5
German—German 5	3
Astronomy—Physics 10	4
Sanitary Engineering—Engineering 12	1
Chemical Philosophy—Chemistry 12	2
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

THIRD TERM.

Chemistry—Chemistry 9	5
German—German 6	3
Political Economy—Political Science 1	5
Chemical Philosophy—Chemistry 12	2
Chemical Journals, Methods, etc.—Chemistry 11	1
One Original Declamation—English 4.	

COURSE IN MECHANICAL ENGINEERING

JUNIOR YEAR.

FIRST TERM.

Mechanism—Engineering 2	5
French*—French 4 ; or German—German 4	3
Chemistry—Chemistry 1	3
Physical Laboratory—Physics 4	3
Shop Work—Shop Work 2 <i>a</i>	2
One Original Declamation—English 3.	

SECOND TERM.

Mechanics and Engineering—Engineering 3 <i>a</i>	5
French*—French 5 ; or German—German 5	3
Chemistry—Chemistry 2	3
Physical Laboratory—Physics 5	3
Shop Work—Shop Work 2 <i>b</i>	2
One Original Declamation—English 3.	

*Engineering students who take French in Freshman Year take German in the two following years. Engineering students who take History in Freshman Year may elect between two years of French and two years of German.

THIRD TERM.

	Hours per week.
Mechanics of Engineering—Engineering 3 <i>b</i>	5
French—French 6; or German—German 6	3
Mineralogy—Geology 2	3
Physical Laboratory—Physics 6	3
Shop Work—Shop Work 2 <i>c</i>	2
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

Materials of Construction—Engineering 4	4
Thermo-Dynamics—Engineering 5	3
Chemistry—Chemistry 5	2
Drawing—Drawing 3 <i>c</i>	2
Shop Work—Shop Work 2 <i>d</i>	3
Mechanical Laboratory—Engineering 8 <i>a</i>	2
One Original Declamation—English 4.	

SECOND TERM.

Thermo-Dynamics—Engineering 5	3
Chemistry—Chemistry 6	2
Mechanical Laboratory—Engineering 8 <i>b</i>	3
Machine Design—Engineering 9	4
Shop Work—Shop Work 2 <i>e</i>	3
Work on Thesis	1
One Original Declamation—English 4.	

THIRD TERM.

Political Economy—Political Science 1	5
Heat Motors and Refrigerating Machines—Engineering 6	3
Mechanical Laboratory—Engineering 8 <i>c</i>	2
Shop Work—Shop Work 2 <i>f</i>	3
Work on Thesis	3
One Original Declamation—English 4.	

COURSE IN ELECTRICAL ENGINEERING

For three years the course is the same as the course in Mechanical Engineering. The work of the fourth year is almost entirely technical. Recitations and lectures are supplemented by work in the laboratories, or by the inspection and study of machinery in operation.

For the latter purpose the electric lighting and electric street railway systems in operation within ten miles of the college furnish excellent opportunities. Even more valuable will be a small but first-class central station, on the alternating system, operated by the college itself, which the student will be enabled to study and test.

JUNIOR YEAR.

Same as the Mechanical Engineering Course.

SENIOR YEAR.**FIRST TERM.****Hours per week.**

Materials of Construction—Engineering 4	4
Thermo-Dynamics—Engineering 5	3
Chemistry—Chemistry 5	2
Drawing—Drawing 3 c	2
Dynamo-Electric Machinery—Engineering 7	5
One Original Declamation—English 4.	

SECOND TERM.

Thermo-Dynamics—Engineering 5	3
Chemistry—Chemistry 6	2
Mechanical Laboratory—Physics 8 b	3
Dynamo Design—Engineering 10	4
Electrical Laboratory—Physics 7	3
Work on Thesis	1
One Original Declamation—English 4.	

THIRD TERM.

Political Economy—Political Science 1	5
Heat Motors—Engineering 6	3
Electrical Laboratory—Physics 8	2
Electrical Installation—Engineering 11	3
Work on Thesis	3
One Original Declamation—English 4.	

GENERAL COURSE

JUNIOR YEAR.

FIRST TERM.

German—German 1	3
English Literature—English 7	1
Laboratory Work in Chemistry—Chemistry 5	5
One Original Declamation—English 3.	

Elective, seven hours per week, from the following:

How Crops Grow—Agriculture 1	3
Plant Diseases—Botany 4	2
Laboratory Work in Physics—Physics 4	3
Analytic Geometry—Mathematics 5	5
Zoölogy—Zoölogy 1	4

SECOND TERM.

German—German 2	3
English Literature—English 7	3
One Original Declamation—English 3.	

Elective, ten hours per week, from the following:

	Hours per week.
Animal Nutrition—Agriculture 3	3
Geology—Geology 1	3
Laboratory Work in Chemistry—Chemistry 6	3 to 5
Laboratory Work in Physics—Physics 5	3
Animal Biology—Zoölogy 2	4
Calculus—Mathematics 6	5

THIRD TERM.

German—German 3	3
Political Economy—Political Science 1	5
One Original Declamation—English 3.	

Elective, eight hours per week, from the following:

	Hours per week.
Entomology—Zoölogy 3	5
Logic—Philosophy 1	3
Laboratory Work in Chemistry—Chemistry 6	3 or 5
Laboratory Work in Physics—Physics 6	3
Calculus—Mathematics 6	5

SENIOR YEAR.

FIRST TERM.

Constitutional Law and Laws of Business—Political Science 2 and 3	5
German—German 4	3
One Original Declamation—English 4.	

Elective, eight hours per week, from the following:

American Political History—History 4	3
Advanced Work in Physical Laboratory—Physics 9	3
Laboratory Work in Chemistry—Chemistry 9	3 to 5
Advanced Botany—Botany 5	4
Advanced Zoölogy—Zoölogy 5 and 6	4 or 5

SECOND TERM.

Astronomy and Sanitary Science—Physics 10 and Engineering 12	5
German—German 5	3
One Original Declamation—English 4.	

Elective, eight hours per week, from the following:

Advanced Political Economy—Political Science 4	3
Advanced Work in Physical Laboratory—Physics 9	3
Laboratory Work in Chemistry—Chemistry 9	3 or 5
Advanced Botany—Botany 5	4
Advanced Zoölogy—Zoölogy 6 and 7	4 or 5
Meteorology—Geology 3	2
Ornithology—Zoölogy 4 a	2

THIRD TERM.

American Literature—English 8	5
German—German 6	3
Work on Thesis.	
One Original Declamation—English 4.	

Elective, three to five exercises, from the following :

	Hours per week.
Advanced Work in Physical Laboratory—Physics 9	3
Laboratory Work in Chemistry—Chemistry 9	3 or 5
Advanced Botany—Botany 5	4
Advanced Zoölogy—Zoölogy 5 and 6	4 or 5
Roads—Engineering 13	2
Ethics—Philosophy 2	2

INSTITUTE COURSE IN AGRICULTURE

This course is intended for those who desire a better understanding of the science and practice of Agriculture, but who are unable to pursue the regular course.

The course for 1894 is four weeks in length, and will begin February 5. It is expected to prepare men for an intelligent home study of practical agricultural problems. Instruction will be given by means of lectures, the faculty being assisted by specialists. Students will be required to take notes, and join in the discussion which will frequently follow the lectures. Those interested in particular subjects will be given all available facilities to inform themselves by means of practical work.

The average expense of attendance upon this course will be about \$20. This estimate includes railroad fares, room, and board.

The following is a list of subjects to be considered, with the number of lectures upon each : Plant Structure, 2 ; Chemistry of Plant Life, 4 ; Fertilizers, 6 ; Plant Diseases, 4 ; Dairying, 6 ; Stock-Feeding, 6 ; Injurious and Beneficial Insects, 6 ; Relation of Birds to Agriculture, 2 ; Soils, 3 ; Drainage, 3 ; Diseases of Farm Animals, 6 ; Market Gardening, 6 ; Breeds of Live Stock, 2 ; Poultry Keeping, 3 ; Forestry, 4 ; Farm Buildings, 2 ; Farm Machinery, 2 ; Bee Keeping, 2 ; Sugar Making, 2 ; Weather Service, 2 ; Household Science, 4 ; Water, 2.

A complete programme of the course will be issued the latter part of December. For further information, apply to President C. S. Murkland.

FORESTRY LECTURES

During the winter of 1893-'94 a course of lectures on Forestry will be delivered at the college by members of the New Hampshire Forestry Commission. These lectures will be open to the general public. Four of these lectures will be included in the Institute Course in Agriculture.

NON-RESIDENCE COURSE IN AGRICULTURE

This course is primarily designed to meet the needs of those farmers' sons who are unable to leave home to attend college, but who feel the want of the fuller knowledge of their work which the college offers.

The instruction in this course will be given mainly by correspondence, but it is expected that where several students live near together, members of the faculty will be able to give lectures in person at occasional intervals, thus bringing the course into line with both the Chatauqua and University extension movements.

The best standard books, selected Experiment Station bulletins, and pamphlets written by practical specialists will be used. In this way it is hoped to make it a progressive course along practical lines.

The coöperation of all farmers' organizations is earnestly desired.

Circulars giving further information will be sent on application.

GENERAL INFORMATION

ATTENDANCE

All students are required to attend chapel and rhetoricals, and to register for at least sixteen exercises per week.

PRIZES

I. THE SMYTH PRIZES.—Hon. Frederick Smyth, of Manchester, N. H., offers two prizes in the Senior and Junior classes, one of twenty and the other of ten dollars, for the best essays on subjects connected with agriculture or the mechanic arts; also three prizes, one of twenty, one of fifteen, and one of ten dollars, for excellence in oratory, open to the upper classes; also two prizes, one of fifteen and one of ten dollars, to the lower classes for reading.

II. BAILEY PRIZE.—Dr. C. H. Bailey, of Gardner, Mass., and E. A. Bailey, B. S., of Winchendon, Mass., offer a prize of ten dollars for proficiency in chemistry.

III. ERSKINE MASON MEMORIAL PRIZE.—Mrs. Erskine Mason, of Stamford, Conn., has invested one hundred dollars as a memorial of her son, a member of the class of '93, the income from which is to be given, for the present, to that member of the Senior class who has made the greatest improvement during his course.

DEGREES

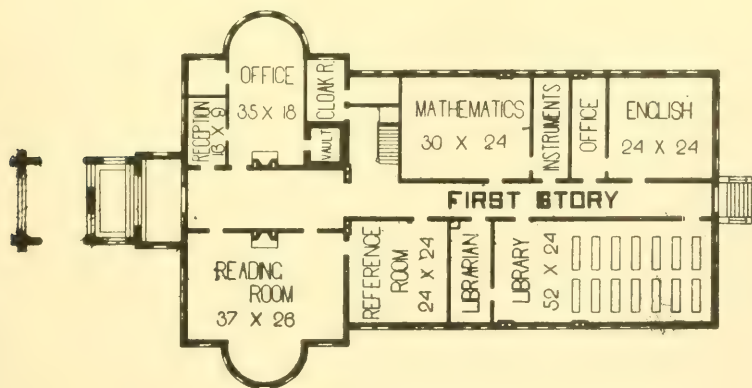
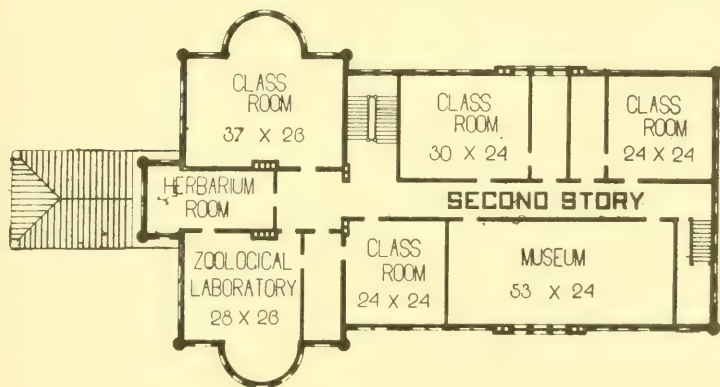
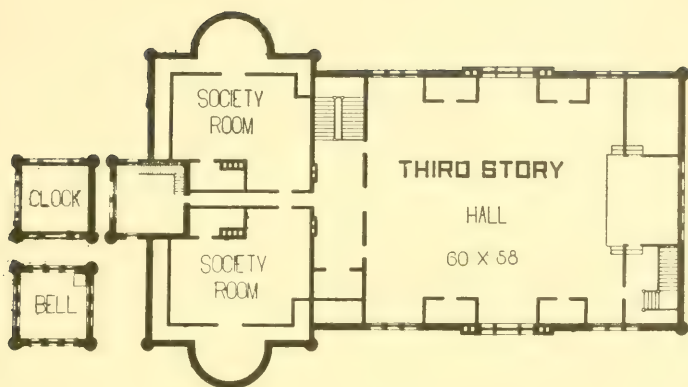
The degree of Bachelor of Science will be conferred upon those who complete a four years course, or its equivalent, and pass the final examinations. Each candidate for a degree must prepare a thesis on some subject relating to the course of study taken.

The college offers opportunities for post-graduate study in agricultural, scientific, and engineering lines. After the satisfactory completion of an appropriate amount of work, advanced degrees will be given.

DONATIONS

The college acknowledges the gift of fifteen volumes of books from Mrs. Thomas Crosby, of Hanover, and five volumes from Miss Mary E.

THOMPSON HALL, FLOOR PLANS.



Smith, of Durham, as well as a large number of reports and pamphlets from various sources.

BUILDINGS

THOMPSON HALL.

Thompson Hall, the main college building, has a length of 128 feet, exclusive of the porte cochère, which is forty feet long, and a width of 93 feet in the widest part. It is built of granite and brick, and has three stories besides the basement.

One half of the first floor and basement is devoted to the library, which is provided with a large, well lighted reading room for papers and magazines, a reference room for special work, a librarian's room, a delivery room, and shelf space for fifty thousand volumes.

The remainder of the first floor is used for offices, recitation rooms, and a waiting room for women.

On the second floor are more offices and recitation rooms, as well as the botanical and zoölogical laboratories and the museum.

On the third floor is the large hall used as an auditorium, two literary society rooms, and the bell-boy's room.

The building is lighted by gas and electricity, and provided with the most approved system of heating and ventilation.

CONANT HALL.

[Chemical and Physical Laboratories.]

Conant Hall contains the laboratories and lecture rooms for instruction in chemistry, physics, and electrical engineering. It is a substantial brick building, 92 by 70 feet, and three stories high, including the basement. It is heated by steam brought from the shops, is lighted by gas and electricity, and is provided with a system of thorough ventilation. Water, gas, high pressure steam, hydrogen, oxygen, vacuum, and blast are supplied through pipes wherever needed, and the lecture rooms, in addition, have switches controlling both dynamo and battery currents, and arrangements for stereopticon illustration.

The basement contains a small work shop, the battery, photometer, photographic, and comparator rooms, a clock room protected by double walls against changes of temperature, an acid room, and a water and gas laboratory, provided with the necessary fixtures and appliances.

The first floor, with the exception of one room, is occupied by the physics department. It contains the mineralogical laboratory, which is

provided with tile-covered desks and other facilities for blowpipe analysis; the junior physical laboratory; an apparatus room; a reading and reference room for physical and electrical books and periodicals; an electrical laboratory, from the neighborhood of which masses of iron have been excluded, so that magnetic measurements can be made with a good degree of accuracy; and the physical lecture room, which is provided with all necessary conveniences, as before mentioned. For optical experiments the room can be darkened by means of special window-shutters, operated from one of the lecture desks. A stone pier between the two desks makes it possible to use delicate instruments.

The second floor is given up entirely to the chemical department. It contains store-rooms, an organic laboratory, a qualitative laboratory, a private laboratory, a dark room for polariscopic and spectroscopic work, a lecture room provided with facilities as before described, a quantitative laboratory, and a room to contain the delicate chemical balances and most important reference works.

The laboratories are fitted up with the most modern accessories, and with special reference to the kind of work to be performed in each.

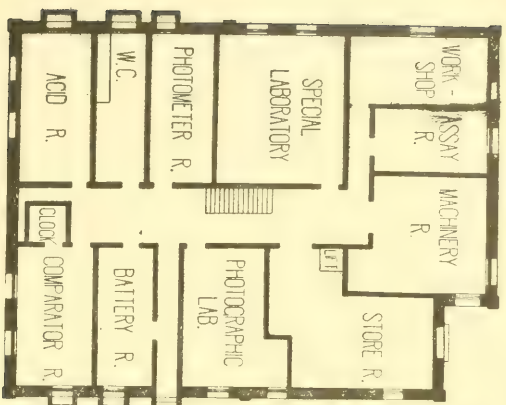
THE SHOP BUILDINGS.

The shops have been planned and built with the object of providing facilities for instruction in the working of wood and metals, and in the design, construction, care, and management of machinery. Incorporated with the shops is a central station for furnishing heat, light, water, and power, wherever needed in any of the college buildings; and the machinery of this station forms a part of the material equipment of the engineering departments.

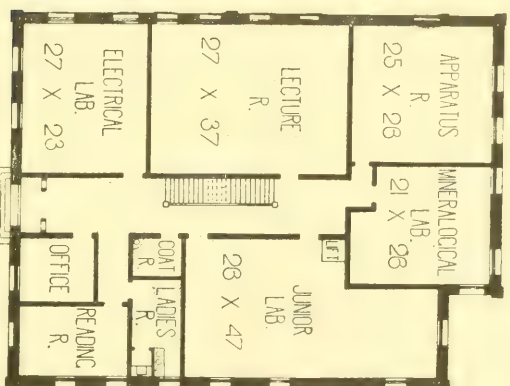
The main shop building is 42 by 106 feet, and two stories high, with a basement 31 by 42 feet. In a separate one-story building, 40 by 100 feet, on a level with the basement of the main building, are the boiler house, forge shop, coal shed, and foundry.

In the boiler room, three boilers, aggregating one hundred and sixty horse-power, furnish steam to all the college buildings, wherever needed for heating or power. A brick chimney 95 feet high has been built to carry away the waste gases from the furnaces. The coal room provides for the storage of two hundred tons of coal, conveniently near the boilers.

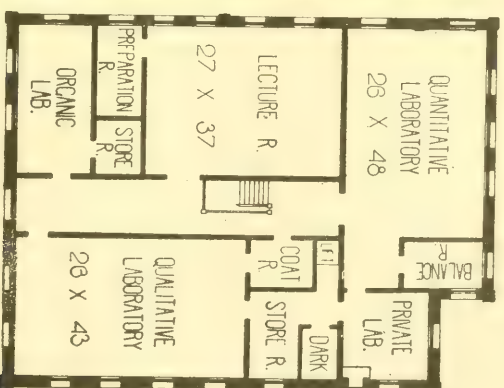
The basement of the main shop building is used as an engine room, containing a forty horse-power engine, furnishing power for the shops



BASEMENT



FIRST STORY



SECOND STORY

CONANT HALL, FLOOR PLANS.

and for the electric lighting; a dynamo for lighting the college buildings and campus; and the large steam pump, which receives water by gravity from the reservoir one half mile distant and forces it through underground mains to the various hydrants and buildings. The engine room serves as a power laboratory, and the machines mentioned, with others, will give to students opportunity for making efficiency tests.

On the first floor of the main shop building, a lavatory is provided. The largest room on this floor is the machine shop, where there is opportunity for practice in the operations of working metals by cutting tools, both by hand work and by machinery.

The second floor of this building is mainly occupied by a wood shop, in which the common branches of carpentry, joinery, and pattern making are taught. Practice is given in the use of carpenter's tools, and in the care and operation of the machines of most general use in wood-working. A well lighted corner of this room is partitioned off, and will be equipped for copying drawings by the blue process. Two office rooms are also provided, one of which will temporarily be used as a recitation room, the other as a drawing room.

The shop buildings are constructed on the "slow-burning" principle, with thick walls and heavy continuous plank floors. The rooms are all well lighted and well ventilated.

APPARATUS, LIBRARY, AND FARM.

The various chemical laboratories are supplied with a full line of such apparatus as is required in each. Besides all necessary glass and porcelain ware, this includes water baths; drying ovens, combustion, muffle, and assay furnaces; platinum dishes and crucibles; polariscope; spectroscope; balances; lantern and other lecture appliances, etc.

The physical laboratory is equipped with a good collection of the usual apparatus for laboratory work and lecture room illustration, to which will be continually added pieces purchased or made in the college shop.

In electricity and magnetism the outfit will include a Thomson ampere balance, a standard Wheatstone's bridge, an Elliott microfarad condenser, four Cahart-Clark standard cells, Deprez-D'Arsonval standard tangent, and astatic galvanometers, besides other instruments of less accuracy.

For more strictly electrical engineering work the department has the five-hundred light alternator used in lighting the college buildings, a direct-current "exciter" dynamo, all the apparatus of a complete fifty-five light Edison isolated electric lighting plant, a Sorley storage battery

of twenty-six cells, arc and incandescent lamps, and standard forms of voltmeter, ammeter, and transformer.

The zoölogical laboratory is well supplied with aquaria, microscopes, dissecting tools, charts, reference-books, collections, etc.

The botanical laboratory is supplied with a good herbarium, microscopes, and the other necessary appliances.

The surveying instruments are sufficient in number and of the most approved pattern.

MUSEUM.

The museum had for a nucleus the collections made during the state geological survey. To this additions have been made from various sources. Many specimens are being collected to illustrate zoölogy—especially entomology. It will occupy a large, well lighted room in the main building.

LIBRARY.

The library of the college consists of about thirty-five hundred bound volumes besides pamphlets. A considerable part of these are new and expensive books, making good working libraries for the different departments of instruction, including economic science and English and American literature.

Students also have the free use of the Durham public library of about thirty-five hundred well selected volumes.

The college supports a reading-room, which is well supplied with the leading American and foreign periodicals.

FARM.

The farm contains more than three hundred acres of valuable land. It has been provided partly from the funds given by Hon. John Conant and partly from the Benjamin Thompson estate.

It is used for the purpose of an experiment station, for which it is considered by leading agriculturists as being especially fitted.

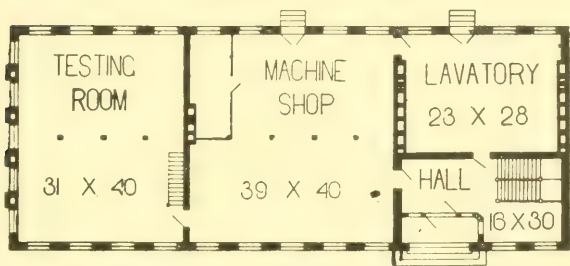
A model barn has been erected, at an expense of about ten thousand dollars.

SITUATION AND RAILROAD CONNECTIONS

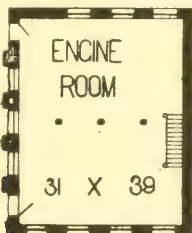
Durham is situated on the western division of the Boston & Maine railroad, sixty-two miles from Boston, and about midway between New-market Junction and the city of Dover, being five miles from the latter place.



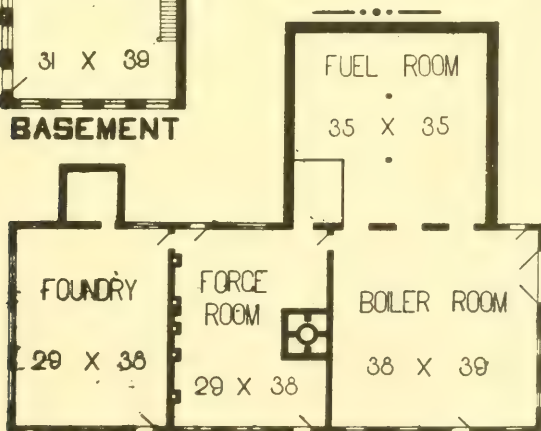
SECOND STORY



FIRST STORY



BASEMENT



SHOPS, FLOOR PLANS.

From nearly every part of the state it is easily reached over the Boston & Maine and Concord & Montreal railroads. Each of these roads sells a transferable, unlimited mileage ticket at the rate of two cents per mile.

PECUNIARY AID AND EXPENSES

Tuition is \$60 per year, although numerous scholarships give free tuition to many New Hampshire students. The trustees have arranged the scholarships as follows: There are thirty Conant scholarships, each paying \$40 and tuition, \$60,—total, \$100. These are to be assigned under the following conditions: 1. They are to be given to young men taking an agricultural course; 2. Each town in Cheshire county is entitled to one scholarship, and Jaffrey is entitled to two; 3. Scholarships not taken by students from Cheshire county, and those in excess of the number of towns, are to be assigned to agricultural students at the discretion of the Faculty.

There are twenty-four senatorial scholarships—one for each senatorial district. Each scholarship is to pay tuition, \$60. Senatorial scholarships not filled can be assigned to students from other localities at the discretion of the Faculty; they are open to students in all courses.

Early application should be made for these scholarships. They will be reserved for those respective towns and districts until August 1 of each year, after which they may be otherwise assigned for the year.

These scholarships are given for the purpose of aiding deserving students, and will be withdrawn from those who use tobacco or intoxicating liquors, or show themselves not deserving. Janitorships, work on the farm, etc., also furnish assistance to a considerable extent.

Expenses may be estimated as follows:

Tuition	Free	\$60.00
Text-books	\$10.00	20.00
Library and reading-room tax	6.00	6.00
Room rent, including fuel	18.00 to	40.00
Board \$3 per week, for 35 weeks	105.00 to	122.50
Total	\$139.00	\$298.50

Room rent is estimated on the supposition that two students occupy the same room.

Rooms may be obtained either furnished or unfurnished.

For further information, address President Charles S. Murkland, or Prof. C. M. Weed, Secretary of the Faculty.

N. H. AGRICULTURAL EXPERIMENT STATION

This department of the college is provided for by the national government, at an annual expense of fifteen thousand dollars.

The act of congress provides,—

That it shall be the object and duty of said experiment stations to conduct original researches or verify experiments on the physiology of plants and animals; the diseases to which they are severally subject, with the remedies for the same; the chemical composition of useful plants at their different stages of growth; the comparative advantages of rotative cropping, as pursued under a varying series of crops; the capacity of new plants or trees for acclimation; the chemical composition of manures, natural or artificial, with experiments designed to test their comparative effects on crops of different kinds; the adaptation and value of grasses and forage plants; the composition and digestibility of the different kinds of food for domestic animals; the scientific and economic questions involved in the production of butter and cheese; and such other researches or experiments bearing directly on the agricultural industry of the United States as may in each case be deemed advisable, having due regard to the varying conditions and needs of the respective states or territories.

NESMITH HALL.

Nesmith Hall, a brick building two stories in height, is used for the work of the Agricultural Experiment Station. It contains offices and working rooms, a reference library, a chemical laboratory, a bacteriological and microscopical laboratory, and an agricultural museum

BOARD OF CONTROL

HON. GEORGE A. WASON, <i>President</i>	. New Boston.
PRES. CHAS. S. MURKLAND, <i>ex-officio</i>	. Durham.
CHARLES W. STONE, A. M., <i>Secretary</i>	. East Andover.
HON. JOHN G. TALLANT . . . .	. East Concord.
HENRY W. KEYES . . . . .	. Haverhill.

OFFICERS

GEORGE H. WHITCHER, B. S., <i>Director.</i>
CHARLES H. PETTEE, A. M., C. E., <i>Meteorologist.</i>
ALBERT H. WOOD, B. S., <i>Superintendent of Dairy Department.</i>
FRED W. MORSE, B. S., <i>Chemist.</i>
HERBERT H. LAMSON, M. D., <i>Microscopist and Photographer.</i>
CLARENCE M. WEED, D. Sc., <i>Entomologist.</i>
DAVID E. STONE, B. S., <i>Station Farmer.</i>
EDWARD P. STONE, B. S., <i>Assistant Chemist.</i>
FRED D. FULLER, B. S., <i>Assistant in Chemistry.</i>

PRIZE RECORD FOR 1893

SMYTH PRIZES

GIVEN BY HON. FREDERICK SMYTH, OF MANCHESTER, N. H.

Not awarded.

JESUP PRIZES

GIVEN BY PROFESSOR JESUP FOR BEST HERBARIUMS.

1st, Mary M. Smith, Plymouth.

2d, Delbert A. Wheeler, South Ashburnham, Mass.

BAILEY CHEMICAL PRIZE

GIVEN BY DR. C. H. BAILEY, OF GARDNER, MASS., AND E. A.

BAILEY, B. S., OF WINCHENDON, MASS.

Wilton E. Britton, Gilsum.

ERSKINE MASON MEMORIAL PRIZE

Frank John Bryant, Enfield.

ENTRANCE EXAMINATION PAPERS*

I. ENGLISH

The composition should be correct in spelling, grammar, and punctuation, and should show a clear purpose and an orderly method.

1. Write at least three pages on one of the following subjects:
 - (1.) The story of Evangeline.
 - (2.) Was Brutus a traitor?
 - (3.) Webster's style.
2. Correct the errors in the following sentences:
 - (1.) The boy stood on the burning deck,
Whence all but he had fled.
 - (2.) I am going and see him this afternoon.
 - (3.) He had n't seen what he had ought to do.
 - (4.) Get up on to the platform.
 - (5.) Try and read as many a good book as you can.
 - (6.) I guess he will resign, for he told he was going to.
3. What is the proper difference (if any) in meaning between the two following:
I would do it if I could. I should do it if I could.
4. Which is the right expression:
He felt badly at his loss, or, He felt bad at his loss. If you substitute "discouraged" for "badly" or "bad" in the above, what part of speech will it be?

II. GEOGRAPHY

1. Name and describe the river systems of North America.
2. Name the political divisions of Asia; give the situation of each.
3. Give a general description of Africa; state its size, situation, and physical characteristics.
4. What states of the United States may be called cotton states? What grain states?

* Given as specimens of average papers.

5. What mountains between France and Italy? For what are they celebrated?
6. Give the situation of each of the following islands: Prince Edward, Jamaica, Vancouver, Sumatra.
7. Give the situation of each of the following seas: White, Aral, Yellow, Azof.
8. Give the situation of each of the following mountains: Ural, Carpathian, Caucasus, Kong.
9. Locate and describe each of the following rivers: Senegal, Volga, Indus, Clyde.
10. Locate and describe each of the following cities: Glasgow, Naples, Duluth, Tangiers.

III. AMERICAN HISTORY

1. Give a brief account of the conquest of Peru.
2. What nations held territory in North America during the seventeenth century? What did each nation hold?
3. Give an account of King Philip's War.
4. Give an outline of the French and Indian War.
5. Give a brief but comprehensive account of the Siege of Yorktown (1781).
6. Give a brief account of the adoption of the Constitution.
7. Give the causes and results of the Mexican War.
8. Give a brief account of each acquisition of United States territory.
9. Give an account of the principal military operations during the year 1864.
10. Explain the Emancipation Proclamation and the Alabama claims.

IV. PHYSIOLOGY

1. Explain the structure of the bones. Name in their order those of the limbs.
2. Define the terms, *cartilage*, *ligaments*, *tendons*.
3. Explain the process of digestion. What four solvents act upon the food?
4. How is the blood purified?
5. What is the origin of the nerves that regulate sensation and motion? What the origin of those that regulate digestion?
6. Describe the organ of hearing.
7. Describe the organ of sight.

8. What is the effect of alcohol upon digestion? upon the liver and kidneys?

V. ARITHMETIC

1. Reduce $\frac{12012}{103740}$ to its lowest terms.

2. Divide $\frac{3}{2}$ of $\frac{5}{6}$ by $\frac{5}{3}$ and subtract the quotient from $\frac{2\frac{1}{2}}{4-\frac{2}{3}}$

3. How many hectares in a rectangular piece of land 500 meters long and 25 meters wide.

4. The population of a certain city is 100,000. It has gained 20,000; what has been the gain per cent?

Extract the square root of $\frac{6\frac{1}{2}}{2\frac{1}{2}}$ to five decimal places.

6. If 4 men build 19 rods of wall in $2\frac{1}{2}$ days, in how many days will 7 men build 20 rods?

7. A, B, and C formed a partnership, and cleared \$12,000. A put in \$8,000 for 4 months, and then added \$2,000 for 6 months; B put in \$16,000 for 3 months, and then, withdrawing half his capital, continued the remainder for 5 months longer; C put in \$13,500 for 7 months. How divide the profits?

8. Find the simple, the annual, and the compound interest on \$1,000 for 2 years, 5 months, and 7 days, at 6 per cent.

VI. ALGEBRA

Define algebra, formula, coefficient, power, root, exponent, radical, term, factor, similar quantities.

2. From $3ax^2 - (4a - 2x)(x + 2a) + a[y - (a + 2y)]$ subtract $5a(x - y) + 3a^2 - 2x^2(a + 1)$.

3. Multiply $a^2x^{\frac{1}{3}} - 3x$ by $b + 2x^{-2}$.

4. Divide $4a^2y^3x^{\frac{2}{3}}$ by $-2a^3yx^2$.

5. $4x - 5y = 10$, and $3x + 12y = 7$. Solve for x and y .

6. Factor $a^3 - x^3$; $a^3 + x^3$; and $a^4 - x^4$.

7. The sum of two numbers is a , and their difference is b . What are the numbers?

8. Multiply $\sqrt{-x}$, $-\sqrt{-y}$, $-\sqrt{y}$, and \sqrt{y} .

9. $\sqrt{x-16} = 8 - \sqrt{x}$. Solve for x .

VII. PLANE GEOMETRY

1. Define geometry, proposition, theorem, problem, axiom, postulate, corollary, scholium, right angle, perpendicular, parallel, magnitude, and form.

2. Define trapezoid, rhombus, regular polygon, apothem, sector of a circle, and segment of a circle. Name and explain the different kinds of triangles.

3. Give expressions for the circumference and area of a circle. State the relations existing between similar areas.

4. Demonstrate that if a perpendicular be erected at the middle of a line, any point in that perpendicular is equally distant from the extremities of the line; also that any point without is nearer the extremity on its own side of the perpendicular.

5. Demonstrate that if two lines are cut by a third, making the sum of the interior angles on the same side of the secant line equal to two right angles, the two lines are parallel.

6. Demonstrate that in the same or equal circles two incommensurable arcs are to each other as the angles which they subtend at the centre.

7. Demonstrate that the opposite sides of a parallelogram are equal.

8. Demonstrate that triangles mutually equiangular are similar.

9. Construct a fourth proportional to three lines.

EXAMINATIONS FOR ADVANCED STANDING

Students passing the examinations in Ancient, Mediæval, and Modern History can take French in place of the History of the first year.

I. ANCIENT HISTORY

1. Describe the Accadian libraries, and explain the manner in which they have been preserved.
2. Give an outline of the story of the War of the Seven against Thebes.
3. Compare the laws of Lycurgus with those of Solon.
4. Describe the different orders of Grecian architecture. Briefly describe the Parthenon.
5. Who were the great tragic poets of the Greeks? Upon what subjects did they write?
6. Give some account of the Stoics and the Epicureans.
7. Name and locate the natural entrances into the basin of the Mediterranean.
8. State the six provisions of the Licinian laws. Which provisions were effective?
9. Give an outline of the history of the second Samnite War.
10. Locate and, with a sentence for each, describe the following: Olympia, Ægina, Delphi, Thebes, Tarentum, Pannonia, Numidia, Etruria, Mauritania, Sardinia.

II. MEDIÆVAL HISTORY

1. Give an outline of the history of the kingdom of the Ostrogoths.
2. Explain the meaning of each of the following words: Janizaries, reliefs, escheats, aids, villeins.
3. What were the characteristics which distinguished the early Teutons?
4. Give an account of the Third Crusade.

5. In one hundred words give the history of Spain from A. D. 700 to A. D. 1500.
6. In the same number of words give the history of the Wars of the Roses.
- 7-8. Describe the following, using about fifty words for each: Tamerlane, Warwick (the "king-maker"), Simon de Montfort, Huss.
9. Give an account of cathedral building.
10. Draw a map showing the political divisions of Europe at the close of the Middle Ages.

III. MODERN HISTORY

1. Explain the causes that checked the progress of the Reformation.
2. Give an account of the Battle of Lepanto.
3. Give an account of the religious changes which took place in England during the Tudor period.
4. Give the history of the siege of Leyden.
5. Give an account of Catherine de Medici.
6. Give the history of the war undertaken by Louis XIV against Holland.
7. Give an account of the English revolution of 1688.
8. Give a brief account of each of the revolutions in France since 1815.
9. Give an outline of the history of the unification of Italy.
10. Draw a map showing the south-eastern part of Europe and the present political divisions.

CATALOGUE OF GRADUATES

NOTE.—The arrangement is : (a) Name in full. (b) Degrees taken. (c) Residence at time of entering college. (d) Occupation, etc. (e) Present residence.

1871.

- William Preston Ballard, B. S., Concord. Farmer. *Concord.*
 Lewis Perkins, B. S., Hampton. Civil Engineer. *North Adams, Mass.*
 Charles Henry Sanders, B. S., Penacook. Architect and Merchant. *Penacook.*

3—

1872.

- Edwin Bartlett, B. S., Bath. Farmer. County treasurer, 1883.
Kinsley, Edwards Co., Kan.
 Frank Alexander White, B. S., Bow. Farmer. *Bow.*

2—

1873.

- Frederick Erasmus Eldredge, B. S., Kensington. Lawyer.
Tacoma, Wash.
 James Fred Smith, B. S., A. M. (1885). Instructor in Iowa College.
Grinnell, Iowa.
 Charles Henry Tucker, B. S., Plaistow. Carriage Maker.
Amesbury, Mass.

3—

1874.

- Millard Fillmore Hardy, B. S., Nelson. Graduated Theo. Inst. Ct.,
 1878. Clergyman. *Harrisville.*
 Henry Abbott Sawyer, B. S., North Weare. Business. *North Weare.*

2—

1875.

- Walter Herman Aldrich, B. S., M. D. (Univ. N. Y. City, 1880), Troy.
 Physician. *Marlborough.*

- Frank Pierce Curtis, B. S., Stoddard. Manager of Store.
Greenfield, Mass.
- Frank Veranus Emerson, B. S., Lebanon. Manufacturer.
East Lebanon.
- Charles Webster Hardy, B. S., M. D. (Mo. Med. Coll., 1881),
 Marlborough. Physician. *Waterville, Kan.*
- Harvey Jewell, B. S., Winchester. Farmer. *Winchester.*
- Charles Ormille Leavitt, B. S.,* Lebanon. Farmer. Died, 1877.
- John Loney McGregor, B. S., D. D. S. (Phila. Dental Coll., 1877).
 M. D. (1883), Whitefield. Physician. *Whitefield.*
- Eliel Peck, B. S., Lebanon. Farmer and Printer, 1875-'80. Mer-
 chant. *Kimball, Minn.*
- Ira William Ramsay, B. S., Walpole. Farmer. *Walpole.*
- Orlando Leslie Seward, B. S., Keene. Architect. *Keene.*
- Emery Mason Willard, B. S., Harrisville. Drug clerk.
15 Union St., Boston, Mass.

11—*1

1876.

- Herbert Cyril Aldrich, B. S., Troy. Insurance Agent. *Keene*
- Edmund Lawson Brigham, B. S., Jaffrey. Manufacturer.
Clinton, Mass.
- Joseph Warren Butterfield, B. S., Westmoreland. Farmer.
North Montpelier, Vt.
- Arthur Frank Chamberlain, B. S., Westmoreland. Commercial Trav-
 eler. *6543 Woodlawn Park, Chicago, Ill.*
- Anson Ballard Cross, B. S., Holyoke, Mass. Paper Maker.
Readsborough, Vt.
- Warren Webster Kimball, B. S., Troy. Merchant. *Troy.*
- Daniel Deeth Parker, B. S., Fitzwilliam. Manufacturer.
Gardner, Mass.

7—

1877.

- Rollin Kirk Adair, B. S., Indian Territory. Farmer.
Locust Grove, Cherokee Nation, Indian Ter.
- Homer Brooks, B. S., M. D. (N. Y. Hom. Med. Coll., 1881), Fran-
 conia. Physician. *342 Washington St., Haverhill, Mass.*
- John Washington Carson, B. S., Mont Vernon. Farmer.
Mont Vernon.
- Charles Otto Chubert, B. S.,* Troy. Died.
- Charles Albert Edwards, B. S., LL. B.* (State Univ., Iowa, 1880).
 Keene. Lawyer. Died, 1886.

William Francis Flint, B. S., Richmond. Farmer. *Winchester.*
 Clinton Camillus Hall, B. S., Westmoreland. Farmer.

East Westmoreland.

John Goodrich Henry, B. S., M. D. (1880), Chesterfield. Physician.
Winchendon, Mass.

Charles Pitkin Hollister, B. S., North Montpelier, Vt. Farmer.

North Montpelier, Vt.

George Mirick Holman, B. S., M. D., Fitchburg, Mass. Instructor in
 Bryant & Stratton's Commercial College. *Boston, Mass.*

Charles Appleton Hubbard, B. S., Troy, Clerk. *Newton, Mass.*

Charles Augustus Wheeler, B. S., East Calais, Vt. Farmer.

Bracken, Coral Co., Texas.

Everard Whittemore, B. S., Fitzwilliam. Merchant. *Hudson, Mass.*

13—*2

1878.

Ezra Eastman Adams, B. S., Manchester. Auctioneer.

237 and 249 Monroe St., Chicago, Ill.

Elmer Kilburn, B. S., C. E.,* Marlow. Civil Engineer. Died 1881.

Charles Edward Record, B. S., Fitchburg, Mass. Farmer,

Fitchburg, Mass.

3—*1

1879.

Charles Hardy Bailey, B. S., M. D. (1881). Physician.

Gardner, Mass.

Richard Clinton Chapin, B. S., Chicopee, Mass. Agent for Nonotuck
 Paper Company. *Holyoke, Mass.*

Lucius M. Cragin, B. S., Lempster. Farmer. *Springfield, Vt.*

Nathaniel Cutter Holmes, B. S.,* Amherst. Lawyer. Died, 1887.

Fred Charles Parker, B. S., Lempster. Merchant. *Acworth.*

George Henry Wilkins, B. S., M. D. (N. Y. Hom. Med. Coll., 1883),
 Amherst. Physician. *Palmer, Mass.*

6—*1

1880.

Charles Harvey Hood, B. S., Derry. Farmer.

Derry.

1—

1881.

Edwin Thomas Aldrich, B. S., Troy. Insurance Clerk. *Keene.*

Henry Lyman Barnard, Troy. Clerk. *Troy.*

George Jordan Boardman, B. S.,* Lawrence, Mass. Medical Student.
 Died, 1886.

- Edwin Franklin Bristol, B. S., Harwinton, Conn. Mechanic.
Ascutneyville, Vt.
- Artemas Terald Burleigh, B. Y., Franklin. Merchant. *Tilton.*
- Frank Dana Ely, B. S., Cavendish, Vt. Business. *Cavendish, Vt.*
- Sanford Eugene Emery, B. S., LL. D. (Albany Law School, 1886),
 Proctorsville, Vt. Lawyer. *Proctorsville, Vt.*
- Charles Herbert Hazen, B. S., Hartford, Vt. Farmer. *Hartford, Vt.*
- Frank Marston, B. S., Hartford, Vt. Business. *Olcott Falls, Vt.*
- William Augustus Megrath, B. S., M. D. (1885), Cavendish, Vt.,
 Physician. *London.*
- Fred Townsend Stanton, B. S., Strafford. Farmer. *Strafford Corner.*
- Victor Hugo Stickney, B. S., M. D. (1883), Tyson, Vt. Physician.
Dickinson, Dak.
- Samuel Austin Wallace, B. S., Ph. G. (Boston School of Pharmacy,
 1886), West Hartford, Vt. Druggist. *Crookstone, Minn.*
- George Herbert Whitcher, B. S. Strafford. Professor of Agriculture,
 and Director of Experiment Station. *Durham.*

14—* I

1882.

- Harvey Lincoln Boutwell, B. S., LL. B. (Boston Univ., 1886), Hop-
 kinton. Lawyer. *209 Washington St., Boston, Mass.*
- Dana Justin Bugbee, B. S., North Pomfret, Vt. Agent for Publishers.
North Pomfret, Vt.
- Robert Fletcher Burleigh, B. S., D. V. S. (Am. Veterinary Coll., 1885),
 M. D. (1887), Franklin. Instructor in Veterinary Science,
 1885-'88. Professor of Physiology and Veterinary Science, Kan-
 sas State Agricultural College, 1888-'89. Physician. *Rochester.*
- La Forrest John Carpenter, B. S., Surry.
- Edwin Preston Dewey, B. S., Hanover. Civil Engineer.
Malden, Mass.
- George Andrew Loveland, B. S., LL. B. (Univ. of N. Y., 1886),
 Norwich, Vt. Weather Bureau. *Crete, Neb.*
- John Wright Mason, B. S., Hanover. Business. *Des Moines, Iowa.*
- Harlan Addison Nichols, B. S., Derry. Weather Bureau.
Colorado, Texas.
- Frank Elmer Thompson, B. S., Stark. Lumberman. *Ridgeway, Penn.*

9—

1883.

- Elmore Ferdinand Arnold, B. S., M. D. (Univ. City N. Y., 1885),
 Londonderry, Vt. Physician. *Londonderry, Vt.*

Frank Landor Bigelow, B. S., Proctorsville, Vt. Instructor in Mathematics and Sciences, Goddard Seminary, Barre, Vt., 1883-'86.
Business. *Rutland, Vt.*

Frederick Stocks Birtwhistle, B. S., Troy. With American Consulate. *Cartagena, Colombia, S. A.*

Noice D. Bristol, B. S., Harwinton, Conn. Clergyman.
Hamilton, Kan.

Fred Plummer Comings, B. S., Lee. Teacher.
South Yarmouth, Mass.

Frank Harry Follansbee, B. S., Canaan. Railway Mail Clerk. *Canaan.*
Adams Clark French, B. S., Franklin Falls. Theological Student.
Chicago, Ill.

James Edgar Gay, B. S., Tunbridge, Vt. Woolen Manufacturer.
Cavendish, Vt.

Elmer Daniel Kelley, B. S., Franklin Falls. Farmer. *Franklin Falls.*

Alvah Benjamin Morgan, B. S., Canaan. Drug Clerk. *Lebanon.*

William Lincoln Whittier, B. S., Deerfield. Farmer. *Deerfield.*

Charles Minot Woodward, B. S., Hanover. Instructor in Agriculture,
1883-'84. Teacher. *Corsicana, Texas.*

12—

1884.

Ernest Smith Cummings, B. S.,* Lee. U. S. Signal Service. Died
1886.

Fred Carlos Davis, B. S., South Reading, Vt. Lawyer.
Springfield, Vt.

Sylvester Miller Foster, B. S., Riverhead, L. I. Insurance Agent.
Riverhead, L. I.

Herbert Harvey Kimball, B. S., Hopkinton. Weather Bureau.
Washington, D. C.

Moses Bisbee Mann, B. S., Benton. Custom House Official.
74 Upham St., Malden, Mass.

George Milton Moore, Plymouth, Vt., Merchant. *Tyson, Vt.*

Ziba Amherst Norris, B. S., Lyme. Merchant.
1677 Washington St., Boston, Mass.

Edwin Chapin Thompson, B. S., Lee. Weather Bureau.
St. Paul, Minn.

8—* 1

1885.

George Ellsworth Adams, B. S., Weston, Vt. Weather Bureau.
Fort Duchesne, Utah.

- Ruel Seabury Alden, B. S., Lyme. Superintendent of Asylum Farm.
Concord.
- Walter Eugene Angier, B. S., C. E. (1887), West Swanzey. Civil Engineer.
Memphis, Tenn.
- Edward Alonzo Bailey, B. S., West Swanzey. Attendant in Insane Asylum.
Winchendon, Mass.
- Phillips Greenleaf Bickford, B. S., Lyme. Teacher.
Farmington, Wash.
- Andrew Walter Brill, B. S., Riverhead, L. I. Seedsman and Florist.
Floral Park, Queens Co., N. Y.
- Paul Cuff Brooks, B. S., Boston, Mass. Clerk.
25 Westminster St., Boston, Mass.
- Frank Jay Emerson, B. S., Epping. Clerk.
Portsmouth.
- Allen, Hazen, B. S., Hartford, Vt. Chemist of State Board of Health.
Lawrence, Mass.
- George Mayo Mullins, B. S., Londonderry. Farmer.
North Londonderry.
- Albert Henry Wood, B. S., Lebanon. Associate Professor of Agriculture.
Durham.

11—

1886.

- Frank Albert Davis, B. S., South Lee. Weather Bureau.
Boston, Mass.
- James Ellsworth Harvey, B. S., Surry. Photographer.
Surry.
- Belezar Stoianoff Ruevsky, B. S., Sistova, Bulgaria. Student of Veterinary Science.
Sistova, Bulgaria.
- Madison Templeton Thurber, B. S., Webster. Physician.
Grafton.
- Edward Hills Wason, B. S., New Boston. Lawyer.
Nashua.
- George Pillsbury Wood, B. S., Lebanon. Civil Engineer.
Roanoke, Va.

6—

1887.

- William Sprague Currier, B. S., Norwich, Vt. Weather Bureau.
Cleveland, Ohio.
- Arthur Woodbury Hardy, B. S., C. E. (1889). Hopkinton. Civil Engineer.
City Engineer's Office, Salt Lake City, Utah.
- George Albert Sanborn, B. S., Rochester. Teacher.
Rochester.
- Hiram Newton Savage, B. S., White River Junction, Vt. Engineer of San Diego Land Improvement Co.
National City, Cal.
- Bion Leland Waldron, B. S., Strafford. Weather Bureau.
Galveston, Texas.

5—

1888.

- Melvin Burnside Carr, B. S., North Haverhill. *Boston, Mass.*
 Herbert Grant Davis, B. S., South Lee. Thomson-Houston Co.
Lynn, Mass.
 Edwin Chandler Gerrish, B. S., Webster. Civil Engineer. Office of
 Locks and Canals. *Lowell, Mass.*
 William Nelson Hazen, B. S., C. E. (1890), Hartford, Vt. Civil
 Engineer. *East Berlin, Conn.*
 Edward David O'Gara, Hanover. Farmer. *Hanover.*
 George Elmer Porter, B. S., M. D. (1892). Hartford, Vt. Physician.
Chatham, Mass.
 George Jonathan Sargent, B. S., Canterbury. Civil Engineer. Office
 of Locks and Canals. *Lowell, Mass.*
 John Warren Smith, B. S., Grafton. Weather Bureau. *Boston, Mass.*
 George Elwin Walker, B. S., Littleton. Farmer. *Littleton.*

9—

1889.

- Fred Harvey Colby, B. S., Hopkinton. Civil Engineer.
Zillah, Yakima Co., Wash.
 Linwood Carroll Gillis, B. S. Editor and Publisher. *Hanover.*
 Louis Jerome Hutchinson, B. S., Norwich, Vt. Electrician.
Boston, Mass.
 John Lawrence Norris, B. S., Lyme. Clerk.
1677 Washington St., Boston, Mass.
 Charles Walter Earl Scott, B. S., Winchester. Clerk. *Winchester.*
 David Elmer Stone, B. S., Hartford, Vt. Station Farmer. *Durham.*
 Fred Washburn, B. S., West Springfield. Business. *Laconia.*

7—

1890.

- John Young Jewett, B. S., Gilford. Student in Thayer School of Civil
 Engineering. *Hanover.*
 Joseph Franklin Preston, B. S., Hanover. Clerk.
570 Columbus Avenue, Boston, Mass.
 Elihu Quimby Sanborn, B. S., Webster. Machinist.
 Clarence Ira Slack, B. S., Norwich, Vt. With Vermont Marble Co.
West Rutland, Vt.

4—

1891.

- Ernest Gowell Cole, B. S., Hampton. Merchant. *Hampton.*
 Russell Marden Everett, B. S., Chester. Teacher. *Dover, N. J.*
 Edward Payson Stone, B. S., Canaan Centre. Assistant Chemist of
 Experiment Station. *Durham.*

3—

1892.

- Percy Lovejoy Barker, B. S., Milford. Student in Thayer School of
 Civil Engineering. *Hanover.*
 Fred Driggs Fuller, B. S., Hanover. Assistant in Chemistry. Exper-
 iment Station. *Durham.*
 Arthur Bennerzett Hough, B. S., Lebanon. Farmer. *Lebanon.*
 Edward Monroe Stone, B. S., Marlborough. Student in Thayer
 School of Civil Engineering. *Hanover.*

4—

1893.

- Wilton Everett Briton, B. S., Keene. Post Graduate Student in Horticul-
 ture. *Cornell University, Ithaca, N. Y.*
 Frank John Bryant, B. S., Enfield. Teacher. *Enfield.*
 Charles Elbert Hewitt, B. S., Hanover. Post Graduate Student in
 Electrical Engineering. *Cornell University, Ithaca, N. Y.*
 Charles Lincoln Hubbard, B. S., Fitzwilliam. Post Graduate Student
 in Mechanical Engineering. *Cornell University, Ithaca, N. Y.*
 Orrin Moses James, B. S., Northwood, Civil Engineer.
Northwood Narrows.
 Arthur Whitmore Smith, B. S., Norwich, Vt. Post Graduate Student
 in Electrical Engineering. *Cornell University, Ithaca, N. Y.*

SUMMARY.

Graduates, 1871-'93, inclusive (living, 142; dead, 7)	149
Agriculturalists	30
Architects	2
Business pursuits	39
Chemists	3
Clergymen	2
Civil and Mechanical Engineers	11
Electricians	1
Lawyers	5
Manufacturers and Mechanics	8
Physicians	13
Post Graduate Students	7
Teachers	10
Unclassified	2
Unknown	2
Weather Bureau	9
Twice classified	2
Students in attendance Oct., 1892, to Oct., 1893	84
Number connected with college, 1871 to 1893, inclusive	380



NESMITH HALL.

PART II

AGRICULTURAL EXPERIMENT STATION

FIFTH ANNUAL REPORT

REPORT OF DIRECTOR

To the Board of Control of the New Hampshire Experiment Station :

GENTLEMEN : The following report of the work of the various departments for the year ending June 30, 1893, is herewith submitted for publication, it being the fifth annual report, and one covering the most important yet most trying year in the history of the station,—namely, the period of removal from Hanover to Durham.

The work of removal begun early in the year was not completed until the last of November, and the delays in completing the general heating plant of the college made it impossible to utilize the chemical laboratory, or any of the offices, until the middle of January. The work of the year has from necessity been a work of preparation, and while there has been as much effort as in preceding years, yet the results have not been as satisfactory, nor could they be under the new conditions ; but that the change of location will ultimately be greatly to the advantage, not only of the college and station, but to the farmers of the state, I think no one can doubt.

We now turn from explanation to a statement of facts which most interest the people into whose hands this report is to fall.

Our equipment here consists of new and modern buildings as follows : Nesmith Hall, a cut of which accompanies this report, in which are the Station laboratory, the office of the director, and the biological and bacteriological laboratory, and temporarily, the dairy room. This building, representing a cost of \$13,000, is used entirely for agricultural investigation.

The barn, a cut of which may be seen in this report, is believed to be as good as can be found in the country, and is capable of housing and containing fodder for eighty to one

hundred head of stock, the features which are aimed at in its design being,—

1. The arranging of four floors (including the basement) under one roof, this demonstrating an economical ratio between space enclosed and future cost of repair.

2. The selection of a site where level entrances may be had to each of these four floors.

3. The adoption of the hipped roof to give ample space for the main drive floor, which is thirty-one feet above the basement.

4. The whole being planned to make the storage of fodder as easy and rapid as possible. Every pound of hay and every ton of ensilage is drawn directly to this upper floor, the approach being level, and the unloading a down-hill and not up-hill operation.

The creamery building, not now completed, has many features which will recommend themselves to creamery men, and from which farmers' coöperative companies may gather valuable information before building for themselves. The equipment is to be modern in all its details.

LIVE STOCK.

Of the original four herds here, three have been retained,—namely, Durham, Jersey, and Ayrshire, and the number now exceeds sixty. But of these, several of the original stock are fast passing their years of usefulness, but young and better animals are already taking their places and in another year we shall have a few specimens of each breed which can be sold at nominal prices to scatter good blood over the state, as has been done in the past.

BULLETINS ISSUED.

No. 16. Effect of Food on the Composition of Butter Fat.

No. 17. Stock Feeders' Guide and Feeding Chart.

No. 18. Effect of Food on Milk.

EFFECT OF FOOD ON THE COMPOSITION OF BUTTER

Bulletin No. 16.

PART I.

In May, 1891, this station issued Bulletin No. 13, in which the above subject was touched upon, but no definite conclusions were given. Since then the work has been carried on as opportunities have occurred, and a variety of rations have been tried with interesting, and, we hope, valuable, results. Nearly all these rations were such as may be fed on any farm in the state, and an effort has been made to find out that ration which would most probably produce the best butter.

The experiments may be divided into two series. In the first series, constant amounts of hay and ensilage were used in all the rations, while the amounts and kinds of grain were varied. In the second series, the quantities of ensilage and grain remained the same in all rations; but the kind and quantity of hay or dry fodder were changed.

The cows used in the experiments were of different breeds, and were in different stages of lactation; but the influences of those characteristics were either neutralized or accounted for in the end. For convenience the two series will be described separately.

THE FIRST SERIES

was begun May 19, 1891, and continued through the following June and July.

THE COWS

are described in the following table, which shows the arrangement in groups, breed, and length of time in milk:

Group I.	{ Aurora, 2d.	Shorthorn.	Milked since March, '91.
	{ Clio.	Ayrshire.	Milked since August, '90.
Group II.	{ Duchess of Hanover.	Shorthorn.	Milked since March, '91.
	{ Frost.	Ayrshire.	Milked since Sept., '90.
Group III.	{ Chinchilla.	Ayrshire.	Milked since April, '91.
	{ Maramee.	Holstein.	Milked since May, '90.
Group IV.	{ Duchess.	Shorthorn.	Milked since Sept., '90.
	{ Duchess, 2d.	Shorthorn.	Milked since June, '90.

THE ANALYSIS OF THE BUTTER

was confined to the determination of the volatile, fatty acids, and the iodine absorption of the purified butter-fat. This course was pursued because the fat is that part of the butter which is least influenced by the processes of the dairyman, and therefore best shows the effect of the food upon the cow. Furthermore, the flavor of butter undoubtedly depends in great measure upon the quantity of volatile fatty acids present in the butter-fat, and its firmness has been shown to be closely connected with the amount of oleic acid, which in its turn has been shown to be related to the amount of iodine absorbed by the butter-fat. In general, a butter of a high flavor has a larger amount of volatile acids than one of low flavor, and a soft butter absorbs a greater amount of iodine than a hard butter.

THE GROUPS WERE FED,

in the first period of this series, a ration containing mixed grain consisting of equal parts of corn meal, cotton-seed meal, gluten meal, and middlings. In the second and third periods, groups I and II were fed to compare the relative effects of corn meal and gluten meal, while Groups III and IV were used to find out the action of cotton-seed meal. After the first three periods, the groups were broken by dropping Aurora, Clio, Frost, and Maramee from the experiment, and the series was continued with the remaining cows, individually. But as the cows had been tested individually in the previous periods, as well as in groups, the change would not affect the results.

THE COMPOSITION OF THE FEEDING STUFFS

was determined by analyzing a part of them, and by reference to the table in Bulletin No. 4, page 16, for the remainder. The results of the analyses are shown in the following table:

	Water.	Ash.	Crude protein.	Crude fiber.	Nitrogen free extract.	Fat.	Nutritive ratio.
Corn meal.....	14.25	1.15	8.96	1.69	70.19	3.76	1: 8.55
Cotton-seed meal.....	8.52	6.91	41.44	7.00	23.40	12.73	1: 1.35
Cream gluten meal.....	8.22	1.84	39.68	1.55	32.59	16.12	1: 1.82
Wheat gluten meal*	7.58	1.09	82.72	0.25	7.41	0.95	1: 0.12

THE COMPOSITION OF THE RATIONS

is shown in detail in the next table, which gives the amount of food used for a cow weighing one thousand pounds. Each ration is designated at the top of the column by a letter (a, b, c), which serves to distinguish it in the succeeding tables, where the effect of the food on the butter is shown :

TABLE OF RATIONS.

Pounds of Food per 1,000 lbs. Live Weight.

RATION.	a.	b.	c.	e.	g.	h.	j.
Ensilage.....	40.	40.	40.	40.	40.	40.	.....
Hay.....	5.5	5.5	5.5	5.5	.....	.....	.....
Grass.....	.....	.....	.....	.....	13.5	13.5	.....
Middlings.....	2.05	2.35	2.35	2.4	2.35	2.35	2.05
Corn meal.....	2.05	6.	.....	.....	6.	5.	2.05
Cotton-seed meal..	2.05	.....	.....	7.25	.....	.....	2.05
Gluten meal.....	2.05	.....	5.3	.....	.....	.....	2.05
Wheat gluten.....	.....	.....	.....	.....	.....	15½ oz.	.....
Pasturage.....	.....	.....	.....	.....	.....	.....	ad libi- tum.
Nutritive ratio....	1: 5.2	1: 8.8	1: 4.5	1: 3.9	1: 7.5	1: 5.5	1: 3.4†

THE NEXT TABLES

in order give the details of feeding-periods, with the ration fed, the date of taking the sample, the group or cow, and composition

*From Atlantic Starch Works, Brooklyn, N. Y.

†Estimated.

of the butter. The figures for volatile acids signify the number of cubic centimeters of deci-normal barium hydroxid solution, which are equivalent to the volatile acids in five grammes of butter-fat. The iodine number means the number of parts of iodine absorbed by one hundred parts of butter-fat. (This explanation of the figures is given for the satisfaction of other chemists who may read this article, and is as clear as can be given in a few words.)

TABLE SHOWING EFFECT OF FOOD. GROUPS.

PERIOD OF FEEDING.	Ration.	Date of Sample.	GROUP I.		GROUP II.		GROUP III.		GROUP IV.	
			Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.
Preparatory.	a	June 1	30.2	38.2	32.9	35.0	29.0	39.0	30.8	38.7
June 2	b	" 15	29.6	33.3	.....	.....	.....	.....	.....	.....
to	c	" 15	.....	.....	29.3	41.3	.....	.....	.....	.....
June 16.	e	" 15	.....	.....	.....	.....	.....	.....	24.4	34.7
June 16	c	" 29	27.1	42.1	.....	.....	.....	.....	.....	.....
to	b	" 29	.....	.....	29.0	31.6	.....	.....	.....	.....
July 2.	e	" 29	.....	.....	.....	.....	25.4	33.4	.....	.....

The careful inspection of the table for individuals shows plainly, in the case of the four cows continuing through the experiment, that volatile acids decrease, and that the iodine number increases, as the period of lactation advances. These facts have been noticed by so many observers that they may be regarded as following a natural law. The inspection also shows the variation in both constituents of the butter from different cows when they are fed upon the same rations. This is especially noticeable in the last series of samples, when the cows were at pasture. The variations are due, no doubt, both to peculiarities of breeds or individuals, and to the period of lactation. By referring to the description of the cows, it will be seen that Duchess and Duchess, 2d, were of the same breed, and in nearly the same stage of lactation. Duchess of Hanover and Chinchilla were also in nearly the same period of lactation, but were of different breeds.

The influence of breed may be left out in studying the effect of the food, but the influence of the period of lactation must be carefully considered.

It has already been mentioned that the rations in this series contained the same quantities of hay and ensilage, but varied in the kind and amount of grain.

IN THE PREPARATORY PERIOD,

as has also been mentioned, the ration (a) contained equal quantities of each grain, and served to show the variations due to breed and period of lactation, and also as a starting-point with which to compare the different rations.

CORN MEAL AND GLUTEN MEAL

were fed in rations (b) and (c) respectively, and were used with groups I and II and with the different cows individually. Ration (b) was fed to group I after (a), to group II after (c), and the individuals of the groups, Aurora, Clio, Duchess of H., and Frost, were tested separately at the same time; it was fed to Chinchilla after ration (e), the cotton-seed meal ration. In no case has it changed the volatile acids from their natural decrease; but in each case the iodine number has been *decreased*,

which is *opposed* to the natural progress of lactation and *must be due to the food*.

Ration (c) was fed to group I after (b), and to group II after (a), and the cows were also tried individually. In three trials it had no effect on the volatile acids; but the iodine number was increased so sharply that the increase must have been partly due to the food and not wholly to the advance of lactation. It was fed to Chinchilla after (b), and to Duchess and Duchess, 2d, after (e). These trials also showed the same action upon the iodine number, and gave an increase in the volatile acids likewise, which will be further mentioned.

COTTON-SEED MEAL

was fed in ration (e) to groups III and IV after (a), and the individuals of the groups, Chinchilla, Duchess, and Duchess, 2d, were compared at the same time. The iodine number was very much *depressed* in each case, and the volatile acids also, with the exception of Chinchilla. Now it may be noticed that the increase of volatile acids after feeding gluten meal (c) was in each case preceded by the feeding of cotton-seed meal (e), or (e) and (b).

THESE RESULTS ARE IN ACCORD

with those given in Bulletin No. 13, and therefore our observations all show that corn meal had no effect on the volatile acids; but *lowered* the *iodine number*; gluten meal affected the volatile acids only after they had been depressed by some other food, when it raised them, while the *iodine number* was *raised* in every case; cotton-seed meal *lowered both* volatile acids and iodine number.

GREEN GRASS WAS COMPARED WITH HAY

by feeding rations (g) and (h) after ration (b).

It was tried upon only one cow, Duchess of Hanover. Ration (g) was like ration (b), except that the hay of the latter was replaced by its equivalent of grass. This ration caused no appreciable variation in the butter-fat. Ration (h), which followed ration (g), had a portion of its corn meal replaced by wheat-

gluten meal, a nearly pure albuminoid substance. The effect of this ration was to increase the volatile acids slightly; while the iodine number was slightly decreased. Ration (j) contained no grain, consisting wholly of pasture grass. A study of the samples from three of the four cows showed no change in either volatile acids or iodine number which could not be attributed to the advance of lactation.

Grass *did not*, in general, *affect the composition of the butter*, which fact corresponds with recent German investigations.

THE SECOND SERIES

of experiments was begun on January 2, 1892, with seven cows, and various kinds of hay or dry fodder were compared. The cows were arranged in four sets, or groups, as follows:

Group I.	{ Duchess.	Shorthorn.
	{ Duchess, 2d.	Shorthorn.
Group II.	{ Pilot's Lily.	Jersey.
	{ Princess Leto.	Jersey.
Group III.	Maramee.	Holstein.
Group IV.	{ Chinchilla, Jr.	Ayrshire.
	{ Frost, Jr.	Ayrshire.

The rations, as before remarked, contained the same kinds and quantities of grain, but varied in the amount and variety of hay. They were calculated from the table in Bulletin No. 4, of this station, and are given in the following table, where each ration is designated by a number at the top of the column:

TABLE OF RATIONS.

Pounds of food per 1,000 lbs. live weight.

RATION.	1	2	3	4	5	6	7
Ensilage.....	50	50	50	50	50	40	50
Middlings.....	2½	2½	2½	2½	2½	2½	1½
Gluten meal.....	1¼	1¼	1¼	1¼	1¼	1¼	.....
Cotton-seed meal.....	1¼	1¼	1¼	1¼	1¼	1¼	.....
Corn meal.....	.....	.....	.....	.....	.....	2½	3½
Mixed hay.....	5	.....	.....	10	.....	8	10
Oat hay.....	5	.....	.....	.....	10	.....	.....
Clover hay.....	.....	10	.....	.....	.....	.....	.....
Vetch hay.....	.....	.....	10	.....	.....	.....	.....
Nutritive ratio.....	1:6	1:5.2	1:4.7	1:6.2	1:5.8	1:6	1:9.8

THE FEEDING PERIODS

were three in number, the preparatory period of two weeks, the second period of two weeks, and the third period of four weeks.

THE SAMPLES OF BUTTER

were taken near the ends of the first and second periods, and in the middle and at the end of the third period. Following is the table showing the periods, rations, and composition of the butter, similar to the tables in the first series :

TABLE SHOWING EFFECT OF FOOD.

FEEDING PERIOD.	Ration.	Date of sample.	GROUP I.		GROUP II.		GROUP III.		GROUP IV.	
			Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.
Preparatory	1	Jan. 12	30.5	34.4	28.9	26.4	31.0	31.5	27.8	32.7
January 14	2	" 27	33.4	33.7	.....	.....	.....	.....	.....	.....
to	3	" 27	.....	.....	29.2	28.3	.....	.....	.....	.....
	4	" 27	.....	.....	.....	.....	32.4	31.8	.....	.....
January 28.	5	" 27	.....	.....	.....	.....	.....	.....	27.4	32.9
January 28	4	Feb. 10	33.2	32.9	.....	.....	.....	.....	.....	.....
to		" 24	32.1	36.0	.....	.....	.....	.....	.....	.....
		" 10	.....	.....	30.2	27.7	.....	.....	.....	.....
	6	" 24	.....	.....	29.4	29.9	.....	.....	.....	.....
		" 10	.....	.....	.....	.....	30.0	30.4	.....	.....
February 26.	7	" 24	.....	.....	.....	.....	30.8	36.0	.....	.....
		" 10	.....	.....	.....	.....	.....	.....	28.0	35.7
	2	" 24	.....	.....	.....	.....	.....	.....	27.5	37.7

In the first five rations there are compared mixed hay or English hay, clover hay, dry oat-fodder, and vetch hay. In the two last rations the nutritive ratio of the mixed hay ration (4) is widened by the addition of corn meal and dropping out gluten meal and cotton-seed meal.

THE PREPARATORY RATION,

or ration (1), contained mixed hay and oat fodder. The variation of the volatile acids and iodine number, due to other causes than food, may be seen in the table, along the first line.

Vetches (3) and oat fodder (5) were tried but once in each case. The former was fed to group II after (1) and the latter was fed to group IV in the same order. Neither produced any apparent change in volatile acids. Clover hay (2) was fed to groups I and IV, and in each case the *volatile acids were increased*, which is contrary to the observed facts for progress of lactation, and should be attributed to the food. In the case of

group IV there appears to be but a very slight increase, but in a month the advance of lactation usually lowers the volatile acids appreciably.

Mixed hay (4) was fed to groups I and III. With group III it followed the preparatory ration and *increased the volatile acids*; with group I it followed clover hay (2) and kept the volatile acids at the high point to which the clover hay had raised them.

Rations (6) and (7) caused no appreciable change in the composition of the butter-fat from the previous rations, unless the constancy of volatile acids with group II is considered equivalent to an increase, which may be attributed to the mixed hay.

In general, since the *oat fodder* was fed in the preparatory ration, and in (5), it appeared in this series that it caused a *lower amount of volatile acids* in the butter-fat, than was the case with clover hay or mixed hay.

The sinking of volatile acids and rising of the iodine number with the advance of lactation, was again seen in this series in the last period, where the two samples of butter were taken with an interval of two weeks between them. Group III was an exception in the case of the volatile acids.

There is to be noted in conclusion that some of the results of this scientific investigation are in accord with the practice of many dairy-men who produce a high grade of butter. A favorite ration with them is corn meal and clover or mixed hay.

Corn meal has been shown to produce a butter-fat with a low iodine number, corresponding to a hard, firm butter. Clover hay and mixed hay have produced a butter-fat with a high figure for volatile acids, which is equivalent to a high flavor.

Nevertheless, corn meal and clover hay are not the only suitable foods for producing a firm, highly flavored butter, and the study of this bulletin should show other combinations even better.

VARIOUS OILS USED IN RATIONS.

PART II.

The experiments described in the following pages were a continuation of those described in Part I, and were carried out for the purpose of throwing some light upon the action of different food constituents, as the proteids or albuminoids, starch and fat, upon the composition of the butter-fat.

THE CONTINUATION OF THE FIRST SERIES

consisted of comparisons of corn meal with gluten meal and corn starch, and comparisons of whole cotton seed with cotton-seed meal and cotton-seed oil.

Gluten meal represented the albuminoids of the corn meal, and also contained the fat. The whole cotton seed was ground to a coarse meal, which therefore contained the lint, hulls, oil, and albuminoids. Cotton-seed meal represented the albuminoids, as the hulls and oil are removed as thoroughly as possible previous to the grinding. The cows were the same as described in the first part, and need no description here.

THE COMPOSITION OF THE FEEDING-STUFFS

has already been given in part, but for convenience in comparing them, they are repeated here in connection with the analysis of the cotton seed.

COMPOSITION OF FEEDING STUFFS.

	Water.	Ash.	Crude protein.	Crude fiber.	Nitrogen, free ext'ct	Fat.	Nutritive ratio.
Corn meal.....	14.25	1.15	8.96	1.69	70.19	3.76	1: 8.55
Cream gluten.....	8.22	1.84	39.68	1.55	32.59	16.12	1: 1.82
Cotton-seed meal.....	8.52	6.91	41.44	7.00	23.40	12.73	1: 1.35
Cotton seed.....	7.55	5.00	18.72	22.18	25.27	21.28	1: 4.70

The starch was assumed to be pure, as was also the cotton-seed oil, and they were not analyzed.

THE FOLLOWING TABLES

are arranged as in the preceding part, to describe the rations and the results of the different trials. Some of the figures have already been used, but are repeated for greater convenience in studying the experiments :

TABLE OF RATIONS.

Pounds of Food per 1,000 pounds Live Weight.

RATION.	a.	b.	c.	d.	e.	f.	i.	j.
Ensilage	40	40	40	40	40	40	40	.....
Hay	5.5	5.5	5.5	5.5	5.5	5.5	5.5	.....
Middlings	2.05	2.35	2.35	2.25	2.40	2.25	2.35	2.05
Corn meal	2.05	6	.....	.....	.....	.....	.....	2.05
Gluten meal	2.05	.....	5.3	.....	.....	3.5	1.83	2.05
Cotton seed .....	.....	.....	.....	6.25	.....	.....	.....	.....
Cotton seed	2.05	.....	.....	.....	7.25	.....	.....	2.05
Cotton-seed oil .....	.....	.....	.....	.....	.....	oz. 13.5	.....	.....
Starch .....	.....	.....	.....	.....	.....	.....	3.4	.....
Pasturage .....	.....	.....	.....	.....	.....	.....	.....	ab libitum.
Nutritive ratio	1:5.2	1:8.8	1:4.5	1:7.1	1:3.9	1:6.2	1:8.4	*1:3.4

* Estimated.

FEEDING PERIOD.	Ration.	Date of sample	GROUP III.		GROUP IV.		CHINCHILLA.		DUCHESS.		DUCHESS 2D.	
			Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.	Volatile acids.	Iodine number.
Preparatory	a	June 1	29.0	39.0	30.8	38.7	28.7	38.3	31.0	36.4	28.9	39.3
June 2	d	" 9	.....	.....	.....	.....	20.6	34.2	.....	.....	.....	.....
to	d	" 15	19.3	34.7	.....	.....	21.9	33.6	.....	.....	.....	.....
	e	" 9	.....	.....	.....	.....	.....	.....	.....	.....	23.3	34.2
June 16.	e	" 15	.....	.....	24.4	34.7	.....	.....	23.5	33.7	21.4	34.5
June 16	e	" 23	.....	.....	.....	.....	26.2	33.9	.....	.....	.....	.....
to	e	" 29	25.4	33.4	.....	.....	26.5	31.9	.....	.....	.....	.....
	d	" 23	.....	.....	.....	.....	.....	.....	.....	.....	20.1	32.6
July 2.	d	" 29	.....	.....	21.2	32.9	.....	.....	18.2	32.0	19.5	30.1
July 2	b	July 7	.....	.....	.....	.....	26.3	26.2	.....	.....	.....	.....
to	b	" 9	.....	.....	.....	.....	24.9	25.7	.....	.....	.....	.....
	c	" 7	.....	.....	.....	.....	.....	.....	23.6	39.0	25.4	42.3
July 10.	c	" 9	.....	.....	.....	.....	.....	.....	25.1	40.7	27.8	44.8
July 10	c	" 12	.....	.....	.....	.....	26.6	33.8	.....	.....	.....	.....
	c	" 14	.....	.....	.....	.....	30.5	36.1	.....	.....	.....	.....
	c	" 16	.....	.....	.....	.....	31.1	36.1	.....	.....	.....	.....
to	f	" 12	.....	.....	.....	.....	.....	.....	21.6	35.0	.....	.....
	f	" 14	.....	.....	.....	.....	.....	.....	18.0	38.3	.....	.....
	f	" 16	.....	.....	.....	.....	.....	.....	19.6	40.2	.....	.....
July 18.	i	" 12	.....	.....	.....	.....	.....	.....	.....	.....	25.3	38.1
	i	" 14	.....	.....	.....	.....	.....	.....	.....	.....	27.3	35.0
July 18	i	" 16	.....	.....	.....	.....	.....	.....	.....	.....	27.9	37.2
to		" 20	.....	.....	.....	.....	29.1	26.7	17.6	36.9	25.6	38.8
		" 24	.....	.....	.....	.....	29.8	38.2	20.4	40.5	23.6	40.3
July 31.	j	" 27	.....	.....	.....	.....	25.3	38.7	19.1	38.2	22.7	39.8
		" 31	.....	.....	.....	.....	26.5	39.8	22.5	40.4	21.3	41.2

THE COMPARISON OF COTTON SEED

with cotton-seed meal was made upon the groups III and IV, and three of the cows in the groups were tested individually. With group III, the cotton-seed ration (d) preceded the cotton-seed meal (e).

The iodine number was steadily lowered; but, while cotton seed lowered the volatile acids from 29.0 to 19.3, the meal raised them from 19.3 to 25.4; the same phenomenon was also noticed with Chinchilla alone.

With group IV the order was reversed, and there was a steady decrease in both iodine number and volatile acids. The former decrease, as already explained, was contrary to the advance of lactation, while the decrease of volatile acids was so sharp that it must have been partly caused by the food. Comparing the rate of change in both constituents, for each substance, cotton seed influenced the composition of the butter more than the cotton-seed meal.

CORN MEAL WAS FED

to Chinchilla in ration (b) after cotton-seed meal ration (e). The figures have already been mentioned, but attention is again called to the lowering of the iodine number and the non-interference with the natural decrease of the volatile acids.

GLUTEN MEAL, RATION (c),

was fed to Duchess and Duchess, 2d, after cotton seed (d), and to Chinchilla after (b). Part of these figures have been used before, and it will be recalled that the gluten meal increased the iodine number abnormally and also raised the volatile acids when it followed a food which caused them to decrease.

COTTON-SEED OIL

was fed in ration (f) combined with gluten meal, and followed gluten meal, ration (c), with Duchess.

There was a decided lowering of the volatile acids, judging by the preceding and following periods, which was apparently due to the oil; but the iodine number was not changed much.

Applying the comparison with the preceding and following periods, it appeared to have been, on the whole, slightly retarded from the normal rate of increase.

CORN STARCH

was combined with gluten meal in ration (i) in such proportion that the ration was equivalent to the corn-meal ration (b).

It followed gluten meal (c) with Duchess, 2d, and produced the same effect as corn meal, decreasing the iodine number and causing no variation in the volatile acids.

THE CONTINUATION OF THE SECOND SERIES

was carried out with the cows Duchess, Maramee, and Princess Leto, which were used in the second series of Part I. The experiment consisted of trials of several oils or fats in rations containing a constant quantity of albuminoids and carbohydrates. The oils used in the series were corn or maize oil, cotton-seed oil, cocoanut oil, palm oil, commercial oleo oil, and commercial stearin. Since it was desired to observe especially the effect of corn oil and cotton-seed oil, the ration was compounded with a view to avoiding any of the products of cotton seed or corn, other than the oils, and for this purpose, clover and vetch hay, oat meal and middlings, together with ensilage, were used for the preliminary feeding, and the trial rations were made by adding equal quantities of the oils to the preliminary ration.

THE DIFFERENT RATIONS,

and the results of the trials, are given in the succeeding tables :

TABLE OF RATIONS.

Pounds of Food per 1,000 pounds of Live Weight.

RATION.	8	9	10	11	12	13	14	15	16
Ensilage	23½	23½	23½	23½	23½	23½	23½	23½	23½
Clover hay.....	7½	7½	7½	7½	11¼	11¼	11¼	11¼	11¼
Vetch hay.....	3¾	3¾	3¾	3¾					
Oat meal.....	3¾	3¾	3¾	3¾	3¾	3¾	8¾	3¾	3¾
Middlings	3¾	3¾	3¾	3¾	3¾	3¾	3¾	3¾	3¾
Palm oil		11 oz.							
Corn oil			11 oz.						
Cotton-seed oil.....				11 oz.				11 oz.	
Stearin						11 oz.			
Olein.....							11 oz.		
Cocoanut oil									11 oz.
Nutritive ratio.....	1:5.9	1:6.7	1:6.9	1:7	1:6.2	1:6.2	1:7	1:7	1:6.9

RESULTS OF THE TRIALS.

FEEDING PERIOD.	Ration.	Date of sample.	Duchess.		Maramee.		Princess Leto.	
			Volatiles acids.	Iodine number.	Volatiles acids.	Iodine number.	Volatiles acids.	Iodine number.
Preparatory	8	March 13	33.1	33.0	31.3	33.5	29.0	28.4
March 16	9	" 27	31.5	34.8	.....	.....	.....	.....
to	10	" 27	.....	.....	.....	.....	28.4	38.1
	11	" 27	.....	.....	25.2	41.9	.....	.....
March 31.	11	" 31	.....	.....	27.3	43.6	.....	.....
March 27-31.....	12	" 31	.....	.....	.....	.....	27.6	32.3
March 31 to April 16.	13	April 14	28.0	35.6	.....	.....	.....	.....
	14	" 14	.....	.....	.....	.....	30.7	31.6
April 16 to April 27.	15	" 27	29.6	37.6	.....	.....	.....	.....
	16	" 27	.....	.....	.....	.....	29.8	24.2
Pasture.....		May 26	32.5	35.0	.....	.....	33.8	30.4
		July 4	29.9	39.4	.....	.....	32.7	32.8

The inspection of the tables shows some interesting results, but, owing to the small number of trials, no law can be deduced from them.

PALM OIL

was fed to Duchess immediately after the preparatory ration in ration (9), and there was no change in the volatile acids or the iodine number from the normal progress of lactation. Stearin, ration (15), was next fed, and produced no effect on the iodine number, but by comparing the volatile acids with the two preceding periods and with those following, especially the pasture period of July 4, nearly four months after the preparatory ration, it appeared that the volatile acids were decreased. By the same method of comparison, cotton-seed oil, in ration (15), raised the iodine number, and while increasing the volatile acids over the stearin ration, did not make them of normal quantity. By the same line of reasoning, palm oil had a similar effect to cotton-seed oil, though less noticeable. Cotton-seed oil, in ration (11), fed to Maramee after the preparatory period, showed a very decided action upon the volatile acids and iodine number, and in the same direction as when fed to Duchess.

Corn oil was fed to Princess Leto in ration (10) after the preparatory period. There is no effect on the volatile acids, but the iodine number rose abruptly from 28.4 to 38.1. The ration (12) fed to Princess was used because the vetch hay had become exhausted. The only change was in feeding clover hay instead of equal parts of clover and vetch. The result was to bring the iodine number back to a more normal amount. Olein, or oleo oil, was next fed in ration (14), and produced a decided rise in the volatile acids, while the iodine number was slightly decreased. Coconut oil followed the olein, and caused a sharp decrease in the iodine number. With Princess Leto the pasture periods show a peculiar condition with regard to volatile acids, inasmuch that they are higher than in any period during the experiment, although from one to two months had elapsed.

SUMMING UP

the results of these trials, it was shown that the volatile acids were not only slightly affected, but, on the whole, were decreased,

by feeding fats. A comparison of the changes in the butter-fat with the volatile acids of the fats used in the rations, showed a striking result, and the comparison is here given :

Oil.	Volatile acids.	Change in volatile acids of butter.	
Cocoanut,	6.5	30.7 to 29.8	— 0.9
Corn,	3.2	29.0 to 28.4	— 0.6
Cotton-seed,	1.1	31.3 to 25.2	— 6.1
Palm,	1.7	33.1 to 31.5	— 1.6
Olein,	2.0	27.6 to 30.7	+ 3.1
Stearin,	1.4	31.5 to 28.0	— 3.5

With the exception of the olein, which increased the volatile acids over the previous ration, the fats caused the volatile acids of the butter to vary in the order of their own contents of volatile acids.

The iodine number was more affected by feeding the fats, and here again was a striking coincidence, which is shown in the following comparison of the oils and their action :

Oil.	Iodine number.	Change in iodine number of butter.	
Corn,	112.8	28.4 to 38.1	+ 9.7
Cotton-seed,	106.1	33.5 to 41.9	+ 8.4
Palm,	52.2	33.0 to 34.8	+ 1.8
Cocoanut,	7.1	31.6 to 24.2	— 7.4
Olein,	47.5	32.3 to 31.6	— 0.7
Stearin,	24.1	34.8 to 35.6	+ 0.8

In this comparison it is shown that, with the exception of the olein, the fats caused the iodine number in the butter to vary in accordance with their own iodine numbers.

IN CONCLUSION

it was found that of the constituents of corn meal, the gluten or albuminoids had the property of affecting the volatile acids in the butter-fat, while the starch and oil affected the iodine number, the former decreasing and the latter increasing it. Since gluten meal contained both oil and albuminoids, and the oil affected the iodine number as much as the gluten meal did, it was impossible to say that the albuminoids did or did not act on it.

Of the cotton-seed constituents, it was found that the oil and

the meal, or nitrogenous part, affected the volatile acids alike; but the iodine number was raised by the oil and lowered by the meal.

When fed all together in the original grain, cotton-seed produced the effect of the meal or nitrogenous matter; while corn produced the effect of the starch.

These trials with carbohydrates, albuminoids, and fats were not numerous enough to enable one to formulate a new theory from them, or to overthrow old theories; but they do not agree with the theory that milk fat is formed from the albuminoids only of the food constituents, and that fats in the food do not enter into the fat of the milk.

F. W. MORSE,
Chemist.

STOCK FEEDERS' GUIDE, WITH CHART

Bulletin No. 17.

STOCK FEEDING.

The subject of winter feeding of live stock is of such vast importance to the farmer, that at this time I venture to once more urge every farmer, young or old, to give it careful study; and, in the hope that there are many who would like to test a practical yet scientific method, this bulletin is sent to about 8,000 New Hampshire farmers, most of whom doubtless own stock of some kind.

It is designed to give plain, practical points, which may be adopted, in part at least, by every farmer, if he is willing to profit by the experience of men whose business it has been to make careful investigation of the principles and laws of stock feeding.

At this point I want to ask every reader of this bulletin not to throw it aside, and say, "Oh, what is the use of feeding by weight and measure? The old way of feeding is good enough." On the contrary, let me ask you to think for one moment whether or not it is reasonable to suppose that there is room for improve-

ment in this as well as other departments of farm work. How many are there to-day who mow with the hand scythe, rake with the hand rake, reap with the sickle, or thresh with the flail? There has been great improvement in all the mechanical work on the farm, and isn't it reasonable to look for corresponding advancement in the feeding of the cattle? There has been improvement in the practice of farmers in this line, but not in the same degree that the methods of field work have improved. *Farm stock can be fed by rule*, if good judgment is used in carrying out the details. The laying out of a railroad requires a vast amount of work "on paper," theoretical work; but it takes a lot of common-sense and practical, every-day shrewdness to decide upon the most feasible route, and to overcome obstacles as they appear. So in feeding there are *rules that are reliable*, and are the roads to success; but they are not infallible, and must be used with good judgment.

There are *feeding standards* which tell us how much of the really valuable part of the fodder (*i. e.*, the digestible constituents) is required daily by various classes of stock, and they are based upon actual feeding, and may be depended upon as substantially correct. With these any man may determine for himself what quantity of fuel (that is, food) will be required to get the best results from these living engines which are to produce milk, beef, pork, wool, eggs, etc.

The first step towards profitable feeding, then, is to know the quantity of digestible food required.

The "German Feeding Standards" are of inestimable value to the practical farmer, if only the farmer will make use of them; they give us the daily food required under most of the conditions commonly met with on the farm. The following table is a reprint from Bulletin 4 of this station:

Table A shows the *pounds* of digestible nitrogenous matter (albuminoids) and digestible starchy matter (non-albuminoids) required *daily* for each 1,000 pounds, live weight, of various animals, and the ratio of the former to the latter, known as the Nutritive Ratio.

TABLE A.

ONE THOUSAND POUNDS LIVE WEIGHT REQUIRED DAILY.	Dige-stible albuminoids.	Non-albumi- noids.	Nutritive ratio.
	Lbs.	Lbs.	
Oxen at rest.....	0.7	8.37	1: 12
Oxen working	2.4	14.45	1: 6
Oxen fattening.....	3.0	16.55	1: 5.5
Cows giving milk	2.5	13.50	1: 5.4
Horses, light work.....	1.8	12.70	1: 7
Growing cattle.....	2.5	15.00	1: 6
Sheep, for wool.....	1.2	10.80	1: 9
Sheep fattening.....	3.0	16.45	1: 5.5
Hogs fattening.....	4.0	24.00	1: 6

HOW TO USE THIS TABLE.

The farmer will ask the question, What shall I do with this table? For a concise answer I would say, Use it just as your wife uses her cook book. It gives you the same information relative to feeding a cow that the cook book gives her when she makes cream pie, that is, it tells the amount and kinds of *digestible material* that a cow *ought* to have to produce good results. It does n't pretend to be the only combination from which good results may be expected any more than Hood's cook book pretends to have the only combination of cooking materials which will make cream pie, but it is based on hundreds of practical feeding experiments, and may be accepted by any farmer as a good, safe, practical guide to work by; and if every milk-producing cow in New Hampshire could be fed this winter by this table, there would be an increase of more than one fourth in the milk and butter produced. Now, is n't it worth trying?

ILLUSTRATION SHOWING HOW TO USE TABLE A.

One or two examples will aid those who want to give this matter a trial:

Suppose you have a cow whose live weight is 900 lbs., and are feeding for milk. From the table it appears that a 1,000-lb. cow requires $2\frac{1}{2}$ lbs. of albuminoids, and $13\frac{1}{2}$ lbs. of non-albuminoids (starch, sugar, oil, etc.). A 900-lb. cow requires $\frac{9}{10}$ as much. ($2.5 \text{ albuminoids} \times 900 = 2,250.0 \div 1,000 = 2.25$ lbs. albuminoids required by cow weighing 900; in the same way $13.5 \text{ lbs. non-albuminoids} \times 900 = 12,150.0 \div 1,000 = 12.15$ lbs. required.) Another example :

Cow weighing 750 lbs. $2.5 \times 750 = 1,875 \div 1,000 = 1.87$ required. $13.5 \times 750 = 10,125 \div 1,000 = 10.12$ required.

The rule then is to multiply the amount found in the table for any kind of animal under consideration by the live weight, and point off three places (i. e., divide by 1,000).

The live weight of the animal must in most cases be determined by good judgment, but right here let me say that a set of scales in the barn floor is one of the first steps toward successful farming. With this, guesswork gives place to definite knowledge, and farming becomes an interesting occupation. With the means at hand for knowing what is being produced in the field, and what results the fodder produces when fed, a man is in position to make his farm profitable; hence I would say to New Hampshire farmers, get a set of scales, either three or five tons, and *use them*. The last suggestion is far more important than the first.

Now, having determined what is required daily by one or several animals, we must know how to supply that material in the most readily available and cheapest form. To do this we must know the composition of our feeding stuffs, and chemists have given us table B, which supplies that information.

TABLE B.
FEEDING STUFFS.

ONE THOUSAND POUNDS OF, CONTAIN	Digestible.		Nutritive ratio.
	Albuminoids.	Non-Albuminoids.	
Herds'-grass (timothy) hay.....	3.45	48.71	1:14
Red-top hay.....	4.74	48.19	1:10
Mixed hay.....	3.71	47.61	1:12.8
Mixed hay and clover.....	4.85	46.40	1: 9.5
Salt marsh hay.....	2.27	45.83	1:20
Clover hay.....	7.53	43.60	1: 5.7
Vetch hay.....	9.20	37.67	1: 4
Oat hay.....	4.85	44.83	1: 9.2
Winter rye hay.....	10.3	51.7	1: 5
Millet hay.....	4.67	45.43	1: 9.7
Rowen.....	6.81	41.74	1: 6.1
Oat straw.....	1.45	43.31	1: 30
Bean vines.....	5.00	36.45	1: 7.3
Corn stover.....	2.15	41.38	1:19
Ensilage (Northern corn).....	1.47	14.80	1:10
Ensilage (Southern corn).....	1.32	12.73	1: 9.6
Ensilage (sweet corn).....	1.84	14.92	1: 8
Pasture grass.....	2.5	10.9	1: 4.4
Green rye.....	2.00	12.87	1: 6.4
Potatoes.....	1.42	17.70	1:12.4
Sugar beets.....	1.5	7.81	1: 6.5
Corn and cob meal.....	7.13	66.52	1: 9.3
Corn meal.....	7.78	71.60	1: 9.2
Barley meal.....	9.54	65.95	1: 6.9
Oats, ground.....	9.90	58.16	1: 5.9
Buckwheat, ground.....	7.7	66.71	1: 8.7
Linseed (old process).....	28.12	53.21	1: 1.9
Linseed (new process).....	28.57	44.30	1: 1.5
Cotton-seed meal.....	31.36	42.26	1: 1.3
Shorts.....	13.26	52.70	1: 4
Middlings.....	13.35	57.72	1: 4.3
Gluten.....	25.14	61.90	1: 2.4
Brewers' grains (wet).....	4.73	16.22	1: 3.4
Malt sprouts.....	18.36	52.18	1: 2.8
Cow's milk (whole).....	3.00	14.0	1: 4.6
Skim-milk.....	3.23	6.94	1: 2.1
Buttermilk.....	2.9	4.50	1: 1.5

HOW TO USE TABLE B.

The feeder who has accepted the fact that his 900-lb. cow requires $2\frac{1}{4}$ lbs. of albuminoids, and $12\frac{1}{2}$ lbs. of non-albuminoids, next wants to supply that amount of food material, and he must make it up out of the fodder he has at hand or can buy; and here I want to say that I do not believe in following the rule blindly, or with the idea that it is absolutely accurate, for such is not the case. It is a good safe guide, and reasonably accurate, and to be followed within reasonable limits, but variations are admissible, and often profitable, since the market price of grains

and fodders varies, and hence grains which at one time are most profitable to use at another time may not be ; here is where the ingenuity of the individual comes into play. A cow should have from 1 to 1½ per cent. of her live weight daily of hay, and about as much of any coarse fodder like straw, corn fodder, swale hay, etc. With the present high price of hay, owing to a very short crop, it will prove profitable to use but little over the 1 per cent. If ensilage is used, take 5 per cent. of the live weight.

RATION FOR COW WEIGHING 900.

	Albuminoids.	Non-albuminoids.
	lbs.	lbs.
10 lbs. mixed hay furnish.....	0.37	4.76
10 lbs. corn fodder furnish.....	0.21	4.13
3 lbs. corn meal (2 quarts).....	0.23	1.99
3 lbs. cotton seed (2 quarts).....	.97	1.26
1½ lbs. gluten (1 quart).....	.37	.93
Total.....	2.15	13.07
Required by standard.....	2.25	12.15

At present prices this ration would cost about 18 cents, and a trial of this one ration would convince most farmers, I am sure, that it pays to know what we are feeding.

RATION CONTAINING ENSILAGE.

	Albuminoids.	Non-albuminoids.
	lbs.	lbs.
Ensilage, 40 lbs.....	0.60	5.6
Hay, 5 lbs.....	0.19	2.4
Middlings, 4 lbs. (3½ quarts).....	0.54	2.3
Corn meal, 2 lbs. (1½ quarts).....	0.14	1.3
Gluten, 3 lbs. (2 quarts).....	0.76	1.8
Total.....	2.23	13.4
Required.....	2.25	12.15

In each case above given, the method of adjusting the ration is simply to decide upon some quantity of hay, say 10 lbs. Now

from Table B it will be seen that 100 lbs. of mixed hay contain 3.7 lbs. of albuminoids, and 47.6 lbs. of non-albuminoids, and 10 lbs. would contain 0.37 lb., and 4.76 lbs. as given in ration. The same method holds for other constituents of the ration. The object desired is to get together a combination from the table which shall give a total of digestible albuminoids and non-albuminoids equal to that shown by the feeding standard. There are a few things which must be kept in mind in preparing rations: 1st, there must be bulky fodder, hay, ensilage, or coarse fodders; the rules above given will insure this. 2d, the other constituents must be palatable, and the market price must be taken into consideration as well. It follows then that one of the most important things for the farmer to consider is the kind of grain to buy, for much of the grain that will be fed must be bought.

An important point in figuring a ration is to keep the proportion between albuminoids and non-albuminoids close to the standard of 1 to $5\frac{1}{2}$, though in this country of cheap corn we may with profit make this 1 to 6, or even 1 to $6\frac{1}{2}$; but at once the trouble is seen, if we try to use corn meal in too large quantities, because it is deficient in albuminoids, just as hay and ensilage and corn fodder are; but cotton-seed meal, gluten, middlings, and shorts are all rich in albuminoids, and here is where we must look for something with which to make up the deficiencies of our common fodder. Consequently it will prove more profitable to supplement our home-raised fodders with these highly nitrogenous foods. If for each hundred of corn meal bought farmers would buy one hundred weight of either cotton-seed or gluten, and one hundred of middlings or shorts, there would be a great gain in results.

In conclusion, let me ask every reader of this bulletin to try just for one week a ration like those given, or, what would be better still, figure out one for himself, and see if it pays. Don't say that rations based on the Feeding Standards are worthless, unless you have tried them and found them failures.

Do n't say they are not worth trying; it won't cost you anything to prove for yourself whether or not they are as good or better than the ration you are now feeding.

FEEDING CHART.

From the New Hampshire Experiment Station, Durham, N. H.—1892.

TABLES ARRANGED BY PROF. G. H. WHITCHER.

(A)

What Cattle Require Daily.

	Digestible.		
	Albuminoids.	Non-albuminoids.	Sortative Ratio.
1,000 lbs. Live weight.			
Oxen at rest.	0.7	8.37	1: 12
Oxen working.	2.4	14.45	1: 6
Oxen fattening.	3.0	16.55	1: 5.5
Cows giving milk.	2.5	13.50	1: 5.4
Horses—light working.	1.8	12.70	1: 7
Growing cattle.	2.5	15.00	1: 6
Sheep fattening.	3.0	16.45	1: 5.5
Swine fattening.	4.0	24.00	1: 6

(B)

What Fodders Contain.

100 lbs. of	Digestible.		
	Albuminoids.	Non-albuminoids.	Sortative Ratio.
Mixed hay.	3.71	47.61	1: 12.8
Clover hay.	7.53	43.60	1: 5.7
Oat straw.	1.45	43.31	1: 30
Corn fodder.	2.15	41.38	1: 19
Ensilage.	1.47	14.80	1: 10
Corn meal.	7.78	71.60	1: 9.2
Linsced (new process).	98.57	44.30	1: 1.5
Cotton seed.	31.36	42.26	1: 1.3
Shorts.	13.26	52.70	1: 4
Middlings.	13.35	57.72	1: 4.3
Gluten.	25.14	61.90	1: 2.4
Skim milk.	3.23	6.94	1: 2.1

(C)

Amount of Grain by Measure Corresponding with Given Weight.

Weight.	Kind of Grain.				
	Corn meal.	Gluten.	Cotton-seed.	Middlings.	Shorts.
Lbs.	Qts.	Qts.	Qts.	Qts.	Qts.
1	1 1/2	1 1/2	1 1/2	1	1 1/2
2	3	3	3	2	3
3	4 1/2	4 1/2	4 1/2	3	4 1/2
4	6	6	6	4	6
5	7 1/2	7 1/2	7 1/2	5	7 1/2

TABLE FOR ESTIMATING LIVE WEIGHT OF CATTLE.

Girth in feet and inches.	(D)		Medium Fat.	
	Store Cattle.		Fair shape. Good shape.	
	Fair shape.	Good shape.	Fair shape.	Good shape.
Ft. In.	Lbs.	Lbs.	Lbs.	Lbs.
5 0	650	700	700	750
5 1	675	725	725	775
5 2	700	750	750	800
5 3	725	775	775	825
5 4	750	800	800	850
5 5	775	825	825	875
5 6	800	850	850	900
5 7	825	875	875	925
5 8	850	900	900	950
5 9	875	925	925	975
5 10	900	950	950	1000
5 11	925	975	975	1025
5 12	950	1000	1000	1050
6 0	1000	1050	1050	1100
6 1	1050	1100	1100	1150
6 2	1100	1150	1150	1200
6 3	1150	1200	1200	1250
6 4	1200	1250	1250	1300
6 5	1250	1300	1300	1350
6 6	1300	1350	1350	1400
6 7	1350	1400	1400	1450
6 8	1400	1450	1450	1500
6 9	1450	1500	1500	1550
6 10	1500	1550	1550	1600
6 11	1550	1600	1600	1650
7 0	1600	1650	1650	1700
7 1	1650	1700	1700	1750
7 2	1700	1750	1750	1800
7 3	1750	1800	1800	1850
7 4	1800	1850	1850	1900
7 5	1850	1900	1900	1950
7 6	1900	1950	1950	2000

RULE.

To find Digestible Matter required:
Determine live weight by scales if possible. If not, use table D, then multiply amount found in table A, for kind of animal under consideration, by live weight, and point off three (3) places.

EXAMPLE.

Cow weighing 950 lbs.
 $2.5 \times 950 = 2375 \div 1000 = 2.37$; $13.5 \times 950 = 12825 \div 1000 = 12.82$;—that is, a cow weighing 950 lbs. requires daily 2.37 lbs. albuminoids, and 12.82 lbs. non-albuminoids.

TO MAKE UP A RATION.

Take 1 per cent. to 1 1/2 per cent. of live weight for amount of hay to be used, or 5 per cent. of live weight if using ensilage, and in either case from 4 to 14 per cent. of coarse fodder, like straw, etc. From table B figure the amount of digestible matter which this "foundation" will furnish, thus:

10 lbs. hay furnish	0.37	4.76	Foundation Ratio	No. 1.
10 lbs. corn fodder furnish	0.21	4.13		
Total,		8.89		
50 lbs. ensilage furnish	0.73	7.40	Foundation Ratio	No. 2.
5 lbs. hay furnish	.19	2.38		
Total,		9.78		

The grain part must be figured out according to circumstances. A ration cannot be properly balanced without using cotton seed, gluten, or linseed, or some similar albuminoid food.

STANDARD GRAIN MIXTURES.

	No. 1.	No. 2.	No. 3.	No. 4.	No. 5.	No. 6.
Corn meal,	100	200	300	200	100	200
Middlings,	100	400	300	300	100	100
Cotton seed,	100	300	150	300	100	100
Shorts,						

Nos. 1, 3, and 4 are well suited to the wants of the butter maker. Nos. 2 and 3 to the milk producer. Nos. 5 and 6 are to be used only with very coarse fodder, straw, swale-hay, etc.

TABLE SHOWING AVERAGE ANALYSIS OF STANDARD MIXTURES.

100 lbs of	Digestible.		One pound of each mixture contains	
	Albuminoids.	Sortative Ratio.	Albuminoids.	Non-albuminoids.
No. 1.	17.5	57.2	1: 3.4	0.175
No. 2.	16.0	62.2	1: 3.9	0.16
No. 3.	20.7	58.00	1: 2.8	0.207
No. 4.	18.68	53.51	1: 2.8	0.187
No. 5.	23.3	52.2	1: 2.2	0.233
No. 6.	25.3	49.8	1: 3.0	0.253

Example, showing how to adjust grain to Foundation 1.

First, Which grain mixture shall we take?

The ratio of albuminoids to non-albuminoids in the "balance to come from grain" is 1.79 to 3.93, or 1: 2.2, consequently either Mixture 3, 4, or 5 will answer the requirements fairly well.

Second, How much shall we take?

We want 1.79 lbs. of albuminoids; now 1 pound of Mixture No. 3 contains .207, and 1 pound of Mixture No. 4 contains .187. Consequently $1.79 \div .207 = 8.6$ lbs. of Mixture 3, or $1.79 \div .187 = 9.5$ lbs. of Mixture 4.

This example sufficiently illustrates the use of the tables.

One pound of Mixture 1 equals 4 quart.
One pound of Mixture 2 equals 4 quart.
One pound of Mixture 3 equals 4 quart.
One pound of Mixture 4 equals 4 quart.
One pound of Mixture 5 equals 1 quart.
One pound of Mixture 6 equals 1 quart.

The 84 lbs. of grain in the ration above given equals 6 quarts, or if 94 lbs. of Mixture 4 is used we need 9 quarts or 7 1/2 lbs. of No. 5 equal 7 1/2 qts.

EXAMPLE.

Album. Non-Al-
buminoids. buminoids.

Cow requires

Foundation 1 fur-

nishes

.58

8.89

Bad. to come from

grain,

84 lbs., 6 qts. of

Mixture No. 3

containing

1.76

4.93

So Foundation 1, i. e., 10 lbs.

hay and 10 lbs. corn fodder,

Mixture No. 3,

makes an ample ration for one

day for a cow weighing 950 lbs.

If the bulletins of this or any other experiment station are to be of any value to the farmers, it must be by making use of the suggestions which they contain; and I hope that this one may be the means of helping to a better understanding of the principles which govern the feeding of farm animals.

The accompanying chart is designed to be placed in some convenient place *in the barn*. It contains information, tables, etc., which will enable any one to figure out rations with a little study and effort; and its use means better results in nine cases out of ten. Do n't leave it in the house; hang it up where you can see it every time you feed your cattle, and see if you cannot make it worth dollars and cents to you this winter.

The "Standard" mixtures given in the chart have been thoroughly tested, and are known to be well suited to New Hampshire, and by using them the work of the feeder is made easy.

I also reprint from Bulletin No. 4 full instructions for making a balance to weigh hay on. It is simple, not expensive, and does its work to perfection. Let the boys make one and try it.

Or, if a little more expense is not objectionable, buy a dial spring scale; then take six laths and make a frame similar to the one described in the appendix, using cords to suspend it from the four corners in the same way, cover with coarse cotton cloth, and hang on the hook of the dial scale above mentioned. This is a more convenient form of weighing apparatus, and if any farmer in the state wants such a device, the station will undertake to furnish them at a cost not to exceed \$2.50 complete, and less if possible. I hope there will be a hundred farmers who will, in some way, provide themselves with the necessary tools for feeding weighed and measured rations this winter, and note the results.

The scale above mentioned can also be used to weigh the milk of each cow, thus enabling any one to know exactly what results are obtained from the use of any particular ration.

STANDARD GRAIN MIXTURES.

No. 1.		No. 2.	
Corn meal,	100 lbs.	Corn meal,	200 lbs.
Middlings,	100 "	Middlings,	400 "
Cotton seed,	100 "	Gluten,	300 "

No. 3.		No. 4.	
Corn meal,	300 lbs.	Corn meal,	200 lbs.
Cotton seed,	300 "	Cotton seed,	300 "
Gluten,	150 "	Shorts,	300 "
No. 5.		No. 6.	
Gluten,	100 lbs.	Gluten,	100 lbs.
Cotton seed,	100 "	Cotton seed,	200 "
Shorts,	100 "	Shorts,	100 "

STANDARD RATIONS FOR COWS WEIGHING 1,000 POUNDS.

No. 1.		No. 2.	
Hay,	11 lbs.	Hay,	11 lbs.
Corn fodder,	11 "	Corn fodder,	11 "
Grain mixture No. 3,	9¼ lbs. or 7 qts.	Grain mixture No. 4,	10½ lbs. or 10½ qts.
No. 3.		No. 4.	
Hay,	12 lbs.	Hay,	12 lbs.
Oat straw,	8 "	Oat straw,	8 "
Grain mixture No. 3,	9 lbs., or 7 qts.	Grain mixture No. 4,	10 lbs., or 10 qts.
No. 5.		No. 6.	
Ensilage,	50 lbs., or two bushels.	Ensilage,	50 lbs. or 2 bushels.
Hay,	5 lbs.	Hay,	5 lbs.
Grain mixture No. 3,	7½ lbs., or 5½ qts.	Grain mixture No. 4,	8 lbs., or 8 qts.
No. 7.		No. 8.	
Ensilage,	30 lbs., or 5 pecks.	Ensilage,	30 lbs., or 5 pecks.
Hay,	10 lbs.	Hay,	10 lbs.
Grain mixture No. 3,	8 lbs., or 6 qts.	Grain mixture No. 4,	9 lbs., or 9 qts.
No. 9.		No. 10.	
Ensilage,	40 lbs., or 7 pecks.	Ensilage,	50 lbs., or 2 bushels.
Clover hay,	8 lbs.	Clover hay,	5 lbs.
Grain mixture No. 1,	8 lbs., or 6 qts.	Grain mixture No. 3,	7 lbs., or 5½ qts.
No. 11.		No. 12.	
Ensilage,	40 lbs., or 7 pecks.	Hay,	10 lbs.
Clover hay,	8 lbs.	Straw,	10 "
Grain mixture No. 2,	8¼ lbs., or 6 qts.	Grain mixture No. 5,	9 lbs., or 9 qts.

Grain mixtures Nos. 5 and 6 should only be fed with very coarse fodders, like straw, swale hay, corn fodder, etc.

G. H. WHITCHER,

Director.

APPENDIX.

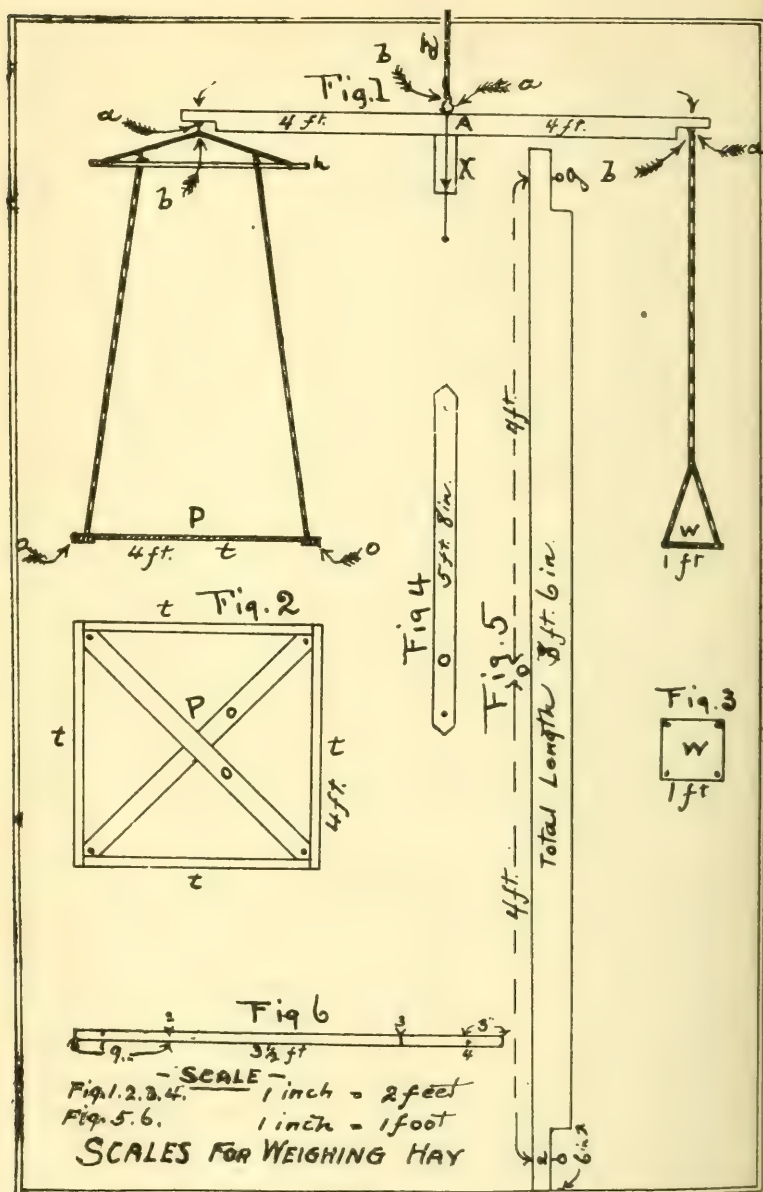
Reprint from Bulletin No. 4.

It is difficult for many to weigh hay, corn fodder, straw, etc., for lack of suitable scales, but this is by no means a serious matter, for with less than \$1.00 outlay of cash and one half day's work a balance can be made that will weigh very accurately. The cuts on page 116 represent the parts of one that is now in use in our feeding barn. Figure 1 is the complete balance; A is the beam; a, a, a, are the pivots, which consist of "screw eyes;" b, b, b, are common "halter snaps," which hook into these screw eyes. The cords which suspend the weight platform (W) and the spreader (h) pass through two of these "snaps" while the hook or cord by which the whole is suspended from a beam (d in the cut, Fig. 1,) is attached to the third "snap." The platform (P) is suspended by its four corners by cords passing through the spreader (h) at the parts marked 2, 3; the spreader being suspended by the cord shown passing through holes at 1 and 4. C is a plumb bob suspended from near the top of the beam at n, and when balanced should be in the centre of the board x that is fastened to the centre of the beam.

The material from which to construct such a balance consists of three "screw eyes" and three "halter snaps;" these may be had at any hardware store, also 40 feet of window-weight cord and cloth or canvas to cover the hay platform; this is all that need be bought, and the whole cost is only 35 cents.

The beam is made of a straight piece of inch board, 4 inches wide and 8 feet 6 inches long. This is shown in Fig. 5. On the under side of this, at each end, a piece is cut out 6 inches long and 2 inches wide, as shown; on the *top* side, in the *exact center*, one screw eye is inserted; now measure *exactly* 4 feet each way from this to the points y, z, (Fig. 5,) and insert a screw eye at each end on the *under* side, and this completes the beam.

Next get out two pieces, each 1 inch thick, 4 inches wide, and 5 feet 8 inches long, like Fig. 4, and cut the ends as shown; these are the pieces o, o, which cross in Fig. 2; cross them at right angles and nail securely; now take four laths (t, t, t, t, Fig. 2), cut two of them 4 feet long, and two 3 feet 9 inches long.



The cross-piece (o) which is *underneath* must have two blocks of inch board, 4 inches square, nailed to each end, to bring the top up even with the other cross-piece. Now nail the laths on as shown. This is the skeleton of the platform, which is to be covered with heavy cotton cloth, or canvas, or oil cloth, tacked to the lath frame; three-eighths inch holes are bored, one in each corner, and through this the window-cord will pass. The spreader (h) is shown on a larger scale in Fig. 6; it is made from a rake stale and is $3\frac{1}{2}$ feet long; four holes are bored in this, two (1 and 4 in cut) are three inches from the ends, the spreader bail-cord passes through these. The other two are 9 inches from the end, and are at right angles to the two first mentioned; through these (2 and 3 in Fig. 6) the cords which suspend the platform are to pass.

Fig. 3 is simply a piece of inch board, 1 foot square, with holes in each corner. On this platform the weights are to be put. The cuts show how the cords are arranged; where the spreader bale passes through the halter snap it must be tied, so that it cannot slip through the ring of the snap. It is very important that the distance between the center screw eye and the end ones shall be *exactly alike*.

When the whole is completed it may be suspended from a beam in the barn floor by a rope, and if it is desirable this rope may pass through a pulley on the beam, and when the balance is not in use it may be *drawn up* out of the way, being lowered onto the floor when needed.

I was three hours in building the one we are using, and most farmers, or their boys or hired men, can build one without having a carpenter to do the work. The cost will then be less than fifty cents. Surely this sum need not prevent any one knowing what he is feeding.

When the whole is complete two bricks will nearly balance the hay platform. It then becomes necessary to have weights from which various combinations may be made. Two bricks may be selected that will weigh 4 pounds each; another may be broken, thus getting, by a little chipping, a 2-pound weight; also a piece can, with a small amount of work, be made to weigh 1 pound. With these, even pounds from 1 to 11 can be made out.

I have just carefully tested the balance we are using, and find it sensitive to one half ounce. The grain rations may be weighed on the same balance, or they may be measured. The former is more accurate, but not quite as convenient.

EXPERIMENTS IN FEEDING FOR MILK AND BUTTER

Bulletin No. 18.

During the winter of 1891 and 1892 experiments were carried on to determine the effect of some of the coarse fodders upon the quantity and quality of milk, and also upon the resulting butter product.

Ten cows were selected from the station herd, and grouped as indicated in the following table. The table also shows the breed, length of time since calving, and approximate weight:

	Name.	Breed.	Last calf.	Weight.
Group 1.	{ Duchess.	Durham.	Nov. 9, '91.	1,100 pounds.
	{ Duchess, 2d.	Durham.	Dec. 22, '91.	1,000 "
Group 2.	{ Princess Leto.	Jersey.	Oct. 22, '91.	900 "
	{ Pilot's Lily.	Jersey.	Sept. 19, '91.	1,000 "
Group 3.	{ Frost.	Ayrshire.	Sept. 24, '91.	900 "
	{ Maramee.	Holstein.	Oct. 14, '91.	1,200 "
Group 4.	{ Chinchilla, Jr.	Ayrshire.	July 21, '91.	1,000 "
	{ Frost, Jr.	Ayrshire.	July 17, '91.	900 "
Group 5.	{ Maid of Arlis.	Ayrshire.	June 23, '91.	1,000 "
	{ Nora, 2d.	Durham.	June 21, '91.	1,200 "

During the first two weeks all of the cows were fed upon the following ration, per 1,000 pounds, live weight:

				Digestible—	
				Albuminoids.	Non-albuminoids.
Ensilage . . .	50 lbs.,	furnishing		.73 lbs.	7.40 lbs.
Mixed hay . . .	5 "	"		.24 "	2.24 "
Oat hay . . .	5 "	"		.18 "	2.38 "
Middlings . . .	1 $\frac{2}{3}$ }	"	.22 }	1.30 "	.96 }
Gluten . . .	1 $\frac{2}{3}$ }	"	.56 }		1.03 }
Cotton-seed meal	1 $\frac{2}{3}$ }	"	.52 }		.70 }
				2.45	14.71

This ration has a nutritive ratio of 1 to 6, or, to state the

matter more fully, it furnishes one pound of digestible albuminoids to six pounds of digestible non-albuminoids.

Analyses of the milk of the different cows were made daily, and in the following tables the daily yield of milk and its per cent. of fat are averaged for the entire period.

At the close of the preliminary period, group 1 had clover hay substituted for mixed and oat hay; in period 3, mixed hay took the place of clover; and in period 4, they returned to the preliminary ration.

Table 1 shows how these changes affected the supply of albuminoids and non-albuminoids, and hence the nutritive ratio; also the average daily yield of milk, and its per cent. of fat.

TABLE 1.

	Period.	Ensilage.	Mixed hay.	Oat hay.	Clover hay.	Mixed grain.	Albuminoids.	Non-albuminoids.	Nutritive ratio.	Average daily yield of milk.	Average per cent. of fat.	Per cent. of caseine.
		lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.		lbs.		
Duchess	1	55	5½	5½	....	5½	2.61	16.17	1:6.0	34.00	3.91	2.90
	2	55	....	....	11	5½	3.05	15.88	1:5.2	35.10	3.94	3.00
	3	55	11	....	....	5½	2.63	16.33	1:6.2	32.99	4.03	3.00
	4	55	5½	5½	....	5½	2.69	16.17	1:6.0	30.17	4.12	3.41
Duchess, 2d... ..	1	50	5	5	....	5	2.45	14.71	1:6.0	39.11	4.03	2.64
	2	50	....	....	10	5	2.78	14.45	1:5.2	36.44	3.91	2.67
	3	50	10	....	....	5	2.40	14.86	1:6.2	35.79	3.78	2.67
	4	50	5	5	....	5	2.45	14.71	1:6.0	35.05	3.66	2.81

Duchess, 2d, was slightly off feed during the last few days of period 1 and the first few days of period 2, which will explain the rather sharp decrease in her yield of milk.

Group 2 received vetch hay in period 2; in period 3, mixed hay replaced the vetch hay, and the quantity of both ensilage and dry fodder was reduced one fifth, corn meal taking its place. Table 2 shows the variations in the rations of group 2, and the results.

TABLE 2.

	Period.	Ensilage.	Mixed hay.	Oat hay.	Vetch hay.	Mixed grain.	Corn meal	Albuminoids.	Non-albuminoids.	Nutritive ratio.	Average daily yield of milk.	Average per cent. of fat.	Caseine per cent.
		lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.		lbs.		
Princess Leto ...	1	45	4½	4½	....	4½	....	2.21	13.24	1:6.0	23.18	5.23	3.45
	2	45	....	....	9	4½	....	2.66	12.47	1:4.7	22.76	5.32	4.16
	3	36	7½	....	....	4½	2½	2.14	12.79	1:6.0	22.74	5.16	3.53
	4	45	4½	4½	....	4½	....	2.21	13.24	1:6.0	21.13	5.23	3.22
Pilot's Lily.....	1	50	5	5	....	5	....	2.45	14.71	1:6.0	19.73	5.19	3.65
	2	50	....	....	10	5	....	2.95	13.86	1:4.7	19.58	5.36	3.77
	3	40	8	....	....	5	2½	2.37	14.19	1:6.0	20.05	5.22	3.73
	4	50	5	5	....	5	....	2.45	14.71	1:6.0	18.75	5.29	3.69

The only trial of vetch hay was made with this group, and the result shows it to be equal to, or better, than the mixture of hay and oats. Vetch hay is so rich in albuminoids that it might be combined with advantage with foods poorer in albuminoids than were used in this trial. Reference to the table will show that the substitution of it in place of mixed hay and oat hay narrowed the nutritive ratio from 1:6 to 1:4.7, so that we cannot say that the result fairly exhibits its comparative value as a food.

In period 3 the substitution of corn meal for a part of the coarse fodder gave good results in that it not only held in check the natural decrease in yield of milk, but caused a slight increase. It would seem to indicate that when prices of grain and dairy products are in favorable relation, a heavier grain ration than that ordinarily fed by our farmers may be fed to good advantage.

Group 3, in period 2, received mixed hay. In period 3, corn meal was substituted for the gluten and cotton-seed meal, thus nearly approaching a ration fed by a great number of our New Hampshire farmers.

TABLE 3.

	Period.	Ensilage.	Mixed hay.	Oat hay.	Middlings.	Gluten.	Cotton-seed meal.	Corn meal.....	Albuminoids.	Non-albuminoids.	Nutritive ratio.	Average daily yield of milk.	Average per cent. of fat.	Caseine, per cent.
		lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.		lbs.		
Frost.....	1	45	4½	4½	1½	1½	1½	....	2.21	13.24	1:6.0	30.50	3.95	....
	2	45	9	....	1½	1½	1½	....	2.15	13.36	1:6.2	31.52	3.87	....
	3	45	9	....	1½	....	....	3	1.41	13.95	1:9.8	25.64	3.82	....
	4	45	4½	4½	1½	1½	1½	....	2.21	13.24	1:6.0	24.42	3.84	....
Maramee.....	1	60	6	6	2	2	2	....	2.94	17.65	1:6.0	30.45	3.08	2.66
	2	60	9	....	2	2	2	....	2.87	17.82	1:6.2	31.31	3.08	2.84
	3	60	9	....	2	....	....	4	1.89	18.61	1:9.8	28.32	3.04	2.63
	4	60	6	6	2	2	2	....	2.94	17.65	1:6.0	26.39	3.08	2.58

A study of table 3 will show the reader how radical a change in the relation between albuminoids and non-albuminoids is brought about by so simple a change in foods as the substitution of corn meal for gluten and cotton-seed meal. The digestible albuminoids are reduced one third, while the digestible non-albuminoids are slightly increased, and the nutritive ratio widened in consequence from 1:6.2 to 1:9.8. The effect of such a change in cows giving milk was shown in a sharp falling off in the yield of milk. To show how great this shrinkage was, we will make a comparison with the eight cows in groups 1, 2, 4, and 5.

Daily average yield of eight cows in groups 1, 2, 4, and 5 during period 2	25.71 lbs.
Daily average yield of eight cows in groups 1, 2, 4, and 5 during period 3	24.73 lbs.
Average shrinkage	.98 lbs.
Daily average yield of two cows in group 3 during period 3	31.41 lbs.
Daily average yield of two cows in group 3 during period 3	26.98 lbs.
Average shrinkage	4.43 lbs.

Or, stated in another way, the cows in the four groups fed

upon normal rations during periods 2 and 3 gave three and eight tenths per cent. less milk per day during period 3 than during period 2, while the two cows in group 3, fed upon what ought to be considered an abnormal ration, gave during period 3 fourteen and one tenth per cent. less milk during period 3 than during period 2. If the two cows in group 3 had shrunk in the same proportion as the cows in the other four groups, their shrinkage would have been 1.19 pounds, leaving a shortage of 3.24 pounds, or a quart and a half of milk per cow directly chargeable to wrong feeding. We do not wish in this connection to be understood as condemning corn meal as a dairy food. It is a very valuable food when fed in connection with fodders rich in albuminoids, as clover hay, such grains as peas and oats, or the highly nitrogenous by-fodders, cotton-seed, linseed, and gluten meals; but to make it the chief grain food with coarse fodders furnishing ample supplies of non-albuminoids but deficient in albuminoids, is simply inexcusable.

Coming now to group 4, we find the changes to have been to oat hay in period 2, in period 3 oat hay is replaced by clover hay, and in period 4 they returned to the original ration. Table 4 shows the results from these changes.

TABLE 4.

	Period.	Ensilage.	Mixed hay.	Oat hay.	Clover hay.	Mixed grains.	Albuminoids.	Non-albuminoids.	Nutritive ratio.	Average daily yield of milk.	Average per cent. of fat.	Caseine, per cent.
		lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.		lbs.		
Chinchilla, Jr.....	1	50	5	.....	.....	5	2.45	14.71	1:6.0	17.80	4.32	3.17
	2	50	....	10	....	5	2.51	14.57	1:5.8	17.11	4.48	3.57
	3	50	....	....	10	5	2.78	14.45	1:5.2	17.17	4.37	3.70
	4	50	5	.....	.....	5	2.45	14.71	1:6.0	16.52	4.19	3.50
Frost, Jr.....	1	45	4½	.....	.....	4½	2.21	13.24	1:6.0	23.65	4.02	2.96
	2	45	....	9	....	4½	2.26	13.12	1:5.8	23.79	4.14	2.93
	3	45	....	....	9	4½	2.50	13.00	1:5.2	24.12	4.08	3.15
	4	45	4½	.....	.....	4½	2.21	13.24	1:6.0	21.53	3.78	3.04

Group 5 changed at the beginning of period 2 from the preliminary ration to one containing only one half as much ensilage, receiving in its place corn stover and corn and cob meal. The stover and meal fed were from corn exactly like that put in the silo, and as nearly as we could calculate the amount fed was equivalent to the reduction in ensilage. In period 3 the change from ensilage to dry stover and corn and cob meal was made complete. In period 4 ensilage replaced the stover and meal.

TABLE 5.

	Period.	Ensilage.	Mixed hay.	Oat hay.	Sanford corn stover.	Mixed grains.	Sanford corn and cob meal.	Albuminoids.	Non-albuminoids.	Nutritive ratio.	Average daily yield of milk.	Average per cent. of fat.
		lbs.	lbs.	lbs.	lbs.	lbs.		lbs.	lbs.		lbs.	
Maid of Arlis.....	1	50	5	5	....	5	....	2.45	14.71	1:6	22.98	4.07
	2	25	5	5	4	5	1½	2.45	14.71	1:6	22.30	4.11
	3	....	5	5	8	5	3¼	2.45	14.71	1:6	18.36	4.34
	4	50	5	5	....	5	....	2.45	14.71	1:6	16.69	4.11
Nora 2d.....	1	60	6	6	....	6	....	2.94	17.65	1:6	26.37	4.24
	2	30	6	6	5	6	2	2.94	17.65	1:6	28.41	4.18
	3	....	6	6	10	6	4	2.94	17.65	1:6	26.66	4.26
	4	60	6	6	....	6	....	2.94	17.65	1:6	26.52	4.13

We have assumed that the digestible nutriment furnished in the rations fed during periods 2 and 3 were equal in amount to those fed during periods 1 and 4, but they may not have been so exactly. The reduction in the amount of ensilage fed in period 2 was accompanied with a slight shrinkage in milk in the case of Maid of Arlis, not, however, more than would have been expected if her ration had remained as before; while in the case of Nora, 2d, there was a positive increase of one quart per day. The effect of changing wholly to dry food in period 3 was a shrinkage in the yield of Maid of Arlis of nearly two quarts, and in Nora, 2d, of nearly one quart, per day. The return to ensilage in period 4 kept the yield of Nora, 2d, almost constant,

while that of Maid of Arlis continued to decrease, but not as rapidly as in the preceding period. We cannot draw any definite conclusions from these results, as there is uncertainty regarding the equivalence of the different rations, but they may serve to indicate that the most profitable use of ensilage may not consist in making it the almost exclusive coarse fodder in a milk ration.

We may now consider the relative effects of clover, vetch, oat, and mixed hays, when fed in combination with such foods as were used in these experiments. The data are not very extensive, but we will present them at this time, trusting that they will be of value to some of our farmers. Referring to the preceding tables, we gather the following results :

CLOVER.					Gain. lbs.	Loss. lbs.
Duchess, period 2, mixed and oat hay to clover	.	.	.	.	1.10	
Duchess, 2d, " " " "	.	.	.	.		2.65
Chinchilla, Jr., period 3, oat hay to clover	.	.	.	.	.06	
Frost, Jr., " " " "	.	.	.	.	.33	
Duchess, period 3, clover to mixed hay	.	.	.	.		2.11
Duchess, Jr., " " " "	.	.	.	.		.65
Chinchilla, Jr., period 4, clover to mixed and oat hay	.	.	.	.		.65
Frost, Jr., " " " "	.	.	.	.		2.59

With one exception, changing *to clover* not only checked the natural decrease in milk yield, but gave a slight increase. In the exceptional case of Duchess, 2d, it is to be remembered that she went off feed just at the close of period 1, so that the shrinkage in her case cannot be charged up against clover. Again the changes *from clover* are in every case accompanied by a loss, in two instances, Duchess and Frost, Jr., surely beyond the natural decrease. We can safely say that clover certainly demonstrated its superiority over the other hays as a supplement to ensilage.

VETCH.					Gain. lbs.	Loss. lbs.
Princess Leto, period 2, mixed and oat hay to vetches	.	.	.	.		.42
Pilot's Lily " " " "	.	.	.	.		.15
Princess Leto, period 3, vetch hay to mixed hay and corn meal	.	.	.	.		.02
Pilot's Lily, period 3, vetch hay to mixed hay and corn meal	.	.	.	.	.47	

The vetch hay certainly proved itself to be a good food, yet there can be little doubt but that it would show to greater advantage in combination with foods of a wider nutritive ratio, since 1:4.7 is narrower than common experience has shown to be most profitable.

MIXED HAY.

	Gain. lbs.	Loss. lbs.
Duchess, period 3, clover to mixed hay		2.11
Duchess, 2d, " " " " . . . .		.65
Frost, period 2, mixed and oat hay to mixed hay . .	1.02	
Maramee, period 2, mixed and oat hay to mixed hay .	.86	
Duchess, period 4, mixed hay to mixed and oat hay .		2.82
Duchess, 2d, " " " " . . . .		.74

Whenever there was a change from mixed and oat hay to the mixed hay alone, there was an increase in milk yield, and when the changes were from mixed hay to mixed and oat hay, there was a loss, so it would seem that the mixed hay (timothy and clover) gave better results than did oat hay, although in one instance (Frost, Jr., period 2) there was a gain from a change from mixed and oat hay to the oat hay alone.

OAT HAY.

	Gain. lbs.	Loss. lbs.
Chinchilla, Jr., period 2, mixed and oat hay to oat hay .		.69
Frost, Jr., " " " " . . . .	.14	
Chinchilla, Jr., period 3, oat hay to clover . . . .	.06	
Frost, Jr., " " " " . . . .	.33	

While oat hay gave rather less favorable results than did the other fodders, it nevertheless makes a fair showing.

CHANGES IN THE QUALITY OF MILK.

What was the effect of these various changes in the character of the food upon the quality of the milk? To the consideration of those who believe that the fat contents of milk can be materially varied by changes in the character of the food given cows, I would commend an inspection of the average percentages of fat as given in the preceding tables. That there are variations in the amount of fat in the milk, when we compare

period with period, is true, but it does not follow that these variations are due to the source of the cow's food.

It has been proven that a ration containing about two and one half pounds of digestible albuminoids, and about thirteen and one half pounds of digestible non-albuminoids, is essential to maintain a cow, giving milk and weighing one thousand pounds, in a normal condition—that is, to keep her in good bodily condition and maintain a full flow of milk. Such a ration we may well call a normal or balanced ration. These figures are not arbitrary; within reasonable limits they may be varied without serious results, and perhaps sometimes with positive advantage. But suppose we give a ration containing only one and one half pounds of digestible albuminoids, and a proper or greater amount of non-albuminoids: We are now giving the cow a ration that does not contain within it an amount of albuminoids sufficient to meet the demands of nature. She is certainly now in an unnatural or abnormal condition, and we may properly speak of such rations as abnormal or unbalanced rations. May we not expect abnormal results from such feeding? We know that other abnormal conditions produce unnatural results.

I have frequently been asked the question, "If I feed a poorer ration, as straw without much grain, my cows will give milk poorer in fat, will they not?" I have answered that, in my opinion, it depended almost wholly upon the tendency of the cow; it would probably remain practically unchanged, but it might be either richer or poorer. My belief is simply this, that so long as a cow is fed upon a well-balanced ration, composed of foods agreeable to her taste, the variations in the per cent. of fat in her milk are mainly due to other circumstances than the sources from which the nutrients in her ration are derived.

Begin with table 1, and follow the changes through. With Duchess we find a small but nearly constant increase, while Duchess, 2d, shows a steady decrease. Duchess, 2d, was fresh in milk, and, as before stated, was off feed early in the experiment. Princess Leto and Pilot's Lily made an increase in period 2, followed by a decrease in period 3, and an increase in period 4. Do the increase of one or two tenths of one per

cent. in period 2, and a decrease of one seventh of one per cent. in period 3, prove, or even indicate, that vetch hay has a tendency to cause cows to give richer milk, or that corn meal has a tendency to produce poorer milk? Is it not more probable that these slight changes were induced by the unusually narrow ration followed by the change to a heavy grain ration? Again, does the decrease in Frost and Maramee, in period 3, of four or five hundredths of one per cent. prove that corn meal produces poor milk; or does it show that, in spite of the radical change in the food, these two cows continued to maintain the *quality* of their milk at the expense of *quantity*? To show the matter more plainly, I insert the daily record of Maramee for periods 2 and 3.

Daily record of Maramee, period 2. Nutritive ratio, 1 : 6.2.

1st week, yield of milk.....	30.38	30.38	31.69	29.63	31.44	31.56	32.00	Ave.,	31.01
2d week, yield of milk.....	31.68	32.00	31.88	31.63	30.87	31.25	31.81	"	31.59
1st week, per cent. of fat....	3.13	3.05	2.96	2.88	3.10	3.17	3.22	"	3.07
2d week, per cent. of fat....	3.13	3.00	3.00	3.00	3.09	3.13	3.22	"	3.08

Daily record of Maramee, period 3. Nutritive ratio, 1 : 9.8.

1st week, yield of milk.....	30.63	30.31	30.50	30.06	29.57	28.44	27.31	Ave.,	29.46
2d week, yield of milk.....	27.81	27.00	27.50	27.25	27.12	27.50	25.50	"	26.38
1st week, per cent. of fat....	3.09	3.17	2.88	2.92	2.96	2.96	2.92	"	2.99
2d week, per cent. of fat....	3.00	3.05	3.13	3.13	3.17	3.00	3.22	"	3.10

It is seen that in period 2, when the change was from mixed and oat hay to mixed hay alone, that there was a constant increase in milk, but no practical change in the fat contents. There are fluctuations from day to day, but these balance each other so nearly that the averages of the first and second weeks are nearly identical.

In period 3, with the substitution of corn meal for gluten and cotton-seed meal, the division of the period into weeks makes a different showing. We have first a falling off in quantity and quality of milk, followed by a still greater loss in quantity and increase in fat. If we compare the last weeks in the two periods, we see that the yield of milk shrank one sixth, while in richness it increased one one hundred and fiftieth; or, the shrinkage was over sixteen per cent., and the increase in fat less than one per cent.

These results are closely in accord with previous investigations at this station (see Bulletin No. 9, pages 12-14). In the experiments there recorded the substitution of corn meal for gluten gave a shrinkage of milk of 8.5 per cent., while the change in per cent. of fat was .09 of one per cent.

EFFECT ON BUTTER PRODUCT.

At the close of each period, milk from groups 1, 2, and 4, and from Maramee of group 3, was separated with the De Laval baby hand separator.

The cream was cooled to 45° F., and churned on the following day, while still sweet. Analyses of both the skimmilk and buttermilk were made, and samples of butter were reserved for future examination.

The comparative hardness of the butter was determined by Prof. C. L. Parsons, by means of the apparatus described in Bulletin No. 13—that is, by recording the depth of penetration of a glass rod dropped from a given height. The softer the butter, the further the rod will penetrate. The changes in food, such data as may be of general interest as to churnability, loss of fat in skimmilk and buttermilk, and hardness of butter are given in the following table.

The character of the butter from the different groups was practically constant, with the exception of hardness. In hardness there were several sharp variations. With Princess Leto and Pilot's Lily the change from a heavy grain ration resulted in a much softer butter. With Maramee, the substitution of corn meal for gluten and cotton-seed meal resulted in decidedly hardening the butter. Corn meal usually produces butter of a firm texture, but cotton-seed meal has the same tendency in a greater degree, and might have been expected to balance the softening influence of gluten. It would seem probable that the very wide nutritive ratio of the ration fed in period 3 should be credited with a part of this effect. With Chinchilla, Jr., and Frost, Jr., the change to oat hay resulted in a very much softer butter. Although the butters from rations containing oat hay were generally softest, it is doubtful if the whole of the variation in this instance is traceable to it.

TABLE.

	Period.	Ration. Ensilage, mixed grain, and—	Nutritive ratio.	Separating tempera- ture, degree, F.	Speed of separator, revolutions per minute.	Churning tempera- ture, degree, F.	Time churning, in minutes.	Per cent. of fat in skim-milk.	Per cent. of fat in buttermilk.	Fat lost per pound of butter recovered.	Milk required per pound of butter.	Hardness of butter mm. of penetration.
Duchess and Duchess, 2d.	1	Mixed and oat hay.....	1:6	82	6,100	48-54	15	.13	.48	.037	20.22	10.5
	2	Clover.....	1:5.2	88	6,500	48-54	35	.13	.52	.050	23.85	8.0
	3	Mixed hay.....	1:6.2	90	6,500	48-55	44	.20	.50	.061	23.91	6.0
	4	Mixed and oat hay.....	1:6	90	6,500	48-52	25	.08	.65	.043	23.92	9.0
Princess Leto and Pilot's Lily.	1	Mixed and oat hay.....	1:6	77	6,100	48-58	47	.22	.26	.036	17.75	5.0
	2	Vetch hay.....	1:4.7	88	6,500	52-57	35	.16	.29	.027	15.21	5.5
	3	Mixed hay and corn meal.	1:6.2	90	6,500	52-58	60	.20	.23	.031	16.39	5.5
	4	Mixed and oat hay.....	1:6	90	6,500	52-54	49	.05	.40	.030	16.89	12.0
Maramee.	1	Mixed and oat hay.....	1:6	74	6,100	48-54	23	.35	.53	.115	32.05	17.0
	2	Mixed hay.....	1:6.2	90	6,500	48-53	30	.16	1.71	.102	30.75	18.5
	3	Corn meal in place of gluten and cotton- seed.....	1:2.8	90	6,500	48-54	68	.23	.40	.080	30.86	12.0
	4	Mixed and oat hay.....	1:6	92	6,500	48-56	82	.15	.45	.090	32.97	18.0
Chinchilla, Jr., and Frost, Jr.	1	Mixed and oat hay.....	1:6	76	6,100	48-56	27	.39	.41	.090	24.27	8.0
	2	Oat hay.....	1:5.8	88	6,500	48-54	25	.16	.52	.048	20.92	20.0
	3	Clover.....	1:5.2	90	6,500	48-56	45	.30	.60	.077	22.37	16.0
	4	Mixed and oat hay.....	1:6	92	6,500	48-56	77	.15	.65	.072	25.55	16.0

A study of the figures given in relation to the amount of fat lost per pound of butter recovered, and the pounds of milk required per pound of butter, may be of interest. They are, to a certain extent, an illustration of the differences between the four breeds of cows. The approximate amount of butter from each cow can be easily calculated by reference to tables 1, 2, 3, and 4. The figures show what wide variations exist between different cows and herds.

Determinations of the per cent. of caseine in the milk of the cows in groups 1, 2, 4, and of Maramée of group 3, were made by Mr. E. P. Stone at the close of each period, a composite sample from the milk of the last five days in each period being used for the purpose. The results appear in the last columns of tables 1, 2, 3, and 4.

No variations that can be attributed to the character of food are found. A comparison of the different cows shows that the differences in the richness of their milk is rather more marked with reference to fat than to caseine. The following table shows the percentages of fat and caseine in the milk of the different cows during period 1, and it also shows the relative proportions of fat and caseine.

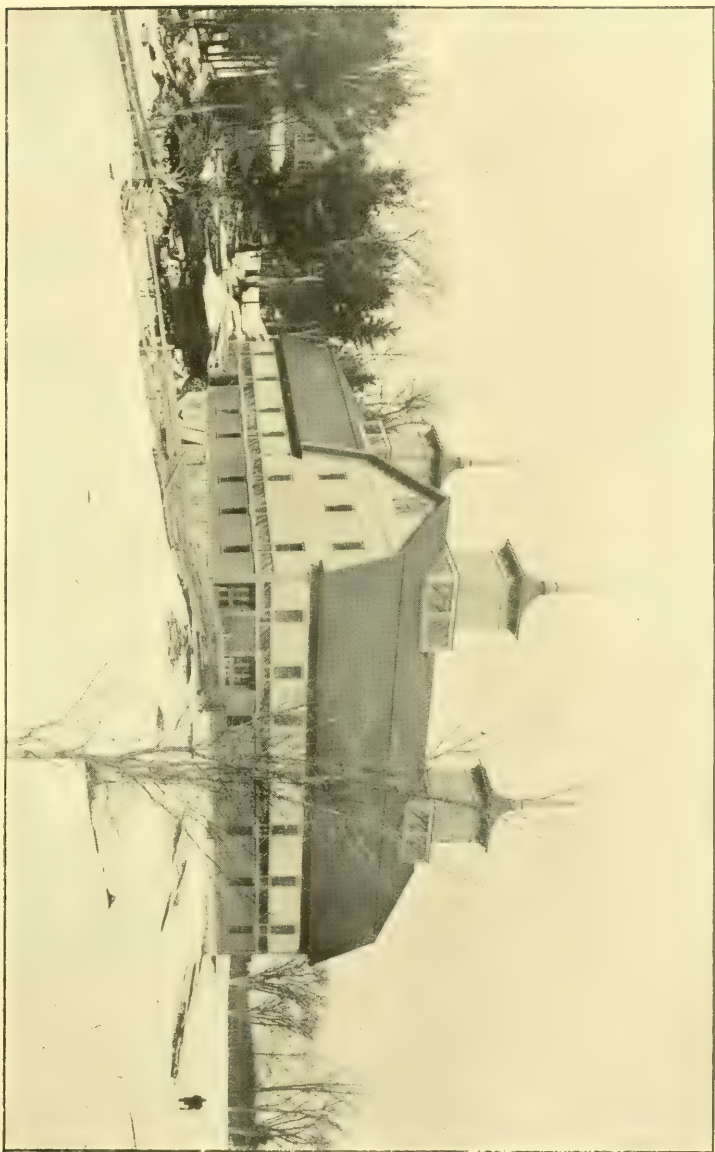
PER CENT. OF FAT AND CASEINE IN PERIOD 1.

	Fat.	Caseine.	Ratio.
Duchess	3.91	2.90	Ratio, 1 to .74
Duchess, 2d.....	4.03	2.64	" 1 to .66
Princess Leto	5.23	3.45	" 1 to .66
Pilot's Lily	5.19	3.65	" 1 to .69
Maramée	3.08	2.66	" 1 to .86
Chinchilla, Jr.....	4.32	3.17	" 1 to .73
Frost, Jr.....	4.02	2.96	" 1 to .74

It will be seen that low percentages of fat are accompanied with low percentages of caseine. Poor in fat means, then, poor in caseine, although in the poorest milk the amount of caseine more nearly equals the amount of fat than in the richest milk.

A. H. WOOD,

Superintendent Dairy Department.



EXPERIMENT STATION BARN.

REPORT OF THE CHEMIST

BY F. W. MORSE.

The work of the chemical department was much broken up in the middle of the year by the removal from Hanover. The first part of the year was spent in finishing the butter and milk work begun in 1891, and reported in Bulletins Nos. 16 and 18. Seventeen samples of commercial fertilizers were also analyzed during the time, for the secretary of the state board of agriculture. Since the removal was accomplished, the time has been spent in analyzing milk in connection with feeding experiments, and in the continuation of an investigation of maple sap and its products, both of which series are not yet ready for publication.

A series of experiments with phosphates and an experiment with two milch cows have been completed. Five samples of soil from the experimental plots have been carefully analyzed, and considerable miscellaneous work upon butter and milk, cattle foods, and fertilizing materials has been done.

The scattered results of work done in previous years upon cattle foods, fertilizers, and fat in milk have been tabulated for preservation in permanent form. Mr. E. P. Stone and Mr. F. D. Fuller have given faithful assistance in all this work.

EXAMINATION OF SOILS.

Five samples of soil from plots 1, 3, and 5 of the experimental field were collected by Mr. D. E. Stone. Three samples were of surface soil to the depth of one foot; one sample was of sub-soil between the depths of one foot and two feet; and one

sample was of surface and subsoil together to the depth of two feet. The samples were each prepared and analyzed simultaneously by Mr. E. P. Stone and Mr. Fuller.

The experimental field has a gently rolling surface, and consists of alluvial soil composed of fine clay and minute grains of quartz. The composition shows a notable amount of potassium oxide; the phosphoric acid is variable in amount, and from limited observations appears to be unavailable. On the whole, there are no wide variations in the whole set of analyses.

Samples 1, 3, and 5, are top soils, sample 3₂ is the subsoil corresponding to 3₁, and sample 5₂ is a mixture of top and subsoil from plot 5.

	1	3 ₁	3 ₂	5 ₁	5 ₂
Moisture.....	6.38	6.73	3.33	9.61	6.21
Volatile matter.....	3.14	4.12	1.89	2.65	1.68
Insoluble matter.....	73.42	73.35	76.59	68.71	75.90
Soluble silica.....	0.31	0.52	0.62	0.59	0.46
Phosphoric acid.....	0.36	0.16	0.09	0.08	0.05
Iron oxid.....	11.70	4.52	5.48	4.40	4.36
Aluminum oxid.....		6.21	7.05	8.64	5.84
Manganese oxid.....	0.62	.....	0.53	0.74	0.68
Calcium oxid.....	0.63	0.63	0.76	0.73	0.77
Magnesium oxid.....	1.12	1.03	1.32	1.23	1.03
Sodium oxid.....	0.99	1.31	1.09	0.94	1.37
Potassium oxid.....	0.64	1.06	1.06	0.91	0.97
Sulphuric acid.....	0.05	0.03	0.04	0.05	0.04
Total nitrogen.....	0.075	0.062	0.04	0.056	0.051
Chlorine as soluble chlorids.....	0.003	0.002	0.003	0.003	0.002
Coarse material larger than 1 mm.	1.68	2.11	2.35	1.94	3.12
Water capacity.....	44.10	51.00	43.00	38.00	41.00

FERTILIZING MATERIALS.

Four samples of home-mixed fertilizers were received and analyzed. They were prepared by dissolving ground bone with sulphuric acid, drying the mixture by the addition of loam, and finally mixing the whole with wood ashes.

The bad effect of such a mixture of materials was at once shown on analyzing the samples. No soluble phosphoric acid was found, because the iron and alumina of the loam and the lime of the ashes would immediately revert it.

The composition follows :

	164	165	166	167
Citrate soluble phosphoric acid.....	0.74	0.87	0.94	0.80
Insoluble phosphoric acid.....	0.13	0.12	0.34	0.46
Total phosphoric acid.....	0.87	0.99	1.28	1.26
Potash.....	1.29	1.08	1.45	1.96
Nitrogen.....	0.23	0.24	0.22	0.36

Five samples of wood ashes showed the following composition :

154.	Received from Walpole.
156.	“ North Epping.
157.	“ Westmoreland Depot.
172.	“ Walpole.
173.	“ Durham.

	154	156	157	172	173
Moisture.....	12.89	13.52	13.08	25.87	.....
Potash.....	1.92	5.00	2.00	5.65	5.63
Phosphoric acid.....	1.27	1.19	1.27	1.26	1.92

A sample of paper-mill “dustings” yielded as follows: Phosphoric acid, 0.29; potash, 0.44; nitrogen, 1.63. A sample of muriate of potash showed 2.88 per cent. of moisture, and 48.30 per cent. of potash.

BUTTER AND MILK.

Six samples of butter have been analyzed. Number I is a commercial sample from a creamery, II is a sample of unwashed butter, and III, IV, V, and VI were prepared for the dairy exhibit at the Columbian exposition.

- I. Received from Contoocook.
 II. " Dairy Department, Experiment Station.
 III-VI. " " " " "

	I.	II.	III.	IV.	V.	VI.
Water.....	12.50	10.58	10.55	10.98	10.12	10.04
Fat.....	83.30	85.34	87.48	86.18	86.86	87.33
Curd.....	1.86	1.10	0.47	1.00	1.13	1.08
Ash.....	2.29	2.96	1.48	1.82	1.78	1.50

Samples of night and morning milk of a sick cow were received from East Pembroke, and the night's milk is noteworthy for its low percentage of solids not fat.

	Night.	Morning.
Total solids,	10.78	12.91
Fat,	3.93	3.72
Solids not fat,	6.85	9.19
Casein,	2.08	2.51
Ash,	0.78	0.78

Several samples of milk have been analyzed for different farmers who were desirous of testing their cows. To make these analyses of any value to the public, I have collected the results of the fat determinations which have been made for creameries and individuals, and have arranged them in groups, for the purpose of gaining some knowledge of the quality of New Hampshire dairy cows. These results probably represent a high average, because a man seldom sends a sample of milk unless confident that the cow is an exceptionally good one. About half of the results are, however, from creamery tests made for Hanover and Lebanon creameries, and ought therefore to serve as examples of what may be found at any creamery.

Two hundred and eleven samples are represented in all. The groups are arranged according to the percentage of fat, determined, in most cases, by the Beimling method.

Between 2.50 and 3.00 per cent., 2 samples.

"	3.00	"	3.50	"	3	"
"	3.50	"	4.00	"	19	"
"	4.00	"	4.25	"	17	"

Between 4.25 and 4.50 per cent., 35 samples.

"	4.50	"	4.75	"	39	"
"	4.75	"	5.00	"	30	"
"	5.00	"	5.50	"	27	"
"	5.50	"	6.00	"	22	"
"	6.00	"	6.50	"	4	"
"	6.50	"	7.00	"	5	"
"	7.00	"	7.50	"	1	"
"	7.50	"	8.00	"	6	"
"	8.00	"	8.50	"	1	"

The mean percentage is about 4.50. The extremes are in nearly all cases from individual cows.

COMPILATIONS OF ANALYSES OF CATTLE FOODS, GRASSES, FORAGE CROPS, AND FERTILIZING MATERIALS.

These analyses have been made at various times since the organization of the Experiment Station in 1888. The compilation of the cattle foods, and of hay, grasses, and forage crops, was prepared by Mr. E. P. Stone. Credit is due Mr. C. L. Parsons for the analyses of the forage crops, weeds, and a portion of the grasses. The series of timothy grasses was calculated from data obtained in the investigation of the growth of timothy grass reported in the Second Annual Report, 1890.

COMPOSITION OF CATTLE FOODS SOLD IN NEW HAMPSHIRE.

	Water.	Ash.	Crude pro- tein.	Crude fibre.	Nitrogen-free extract.	Fat.
Corn meal.....	13.90	1.50	10.17	1.81	68.37	4.25
Corn meal.....	9.51	1.78	9.50	1.72	73.35	4.14
Corn meal.....	14.22	1.71	9.23	1.54	69.45	3.85
Corn meal.....	14.25	1.16	8.96	1.69	70.18	3.76
Cotton-seed meal.....	8.86	5.81	46.32	6.38	23.68	8.95
Cotton-seed meal.....	6.31	5.98	43.37	3.40	21.76	19.18
Cotton-seed meal.....	8.52	6.91	41.44	7.00	23.40	12.73
Cotton-seed hulls.....	8.34	2.92	3.07	33.55	51.12	1.00
Cotton seed.....	7.55	5.00	18.72	22.78	25.27	21.28
Gluten feed	8.26	1.45	11.48	31.10	24.70	13.01
Gluten feed	9.95	0.85	22.81	7.21	46.64	12.54
Gluten meal (Chicago).....	10.52	0.70	29.70	0.81	54.90	3.37
Gluten meal (Chicago).....	8.02	1.16	31.50	0.87	49.57	8.88
Gluten meal (Pope's).....	7.51	0.93	36.67	1.60	35.09	18.20
Gluten meal (Pope's).....	8.22	1.84	39.68	1.55	32.59	16.12
Gluten meal (Pope's).....	6.42	0.76	39.13	1.20	34.38	18.11
Malt (air-dry) wet 76.11 H ₂ O...	8.40	3.36	23.52	12.51	46.84	5.37
Malt sprouts.....	9.69	6.17	25.39	11.51	45.25	1.99
Mixed feed.....	11.89	3.63	24.82	5.96	50.03	3.67
Wheat bran	12.29	6.21	17.85	9.21	49.97	4.47
Wheat middlings	12.30	3.09	16.75	2.67	61.30	3.89
Wheat middlings	12.47	3.33	19.96	3.89	57.17	3.18
Wheat middlings	7.37	3.40	15.54	4.47	64.51	4.71

COMPOSITION OF FERTILIZING MATERIALS.

	Moisture.	Nitrogen.	Phosphoric acid.	Potash.
Wood ashes.....	35.33	.....	0.68	4.77
Wood ashes.....			1.47	3.58
Wood ashes.....	18.52	.....	1.40	5.35
Wood ashes.....	11.14	.....	2.44	4.69
Wood ashes.....			1.93	4.00
Wood ashes.....			3.32	7.27
Wood ashes.....	12.89	.....	1.27	1.92
Wood ashes.....	13.52	.....	1.19	5.00
Wood ashes.....	13.08	.....	1.27	2.00
Wood ashes.....	25.87	.....	1.26	5.65
Wood ashes.....			1.92	5.63
Muck.....	55.28	0.54	.....	.....
Muck.....	69.71	0.67	.....	.....
Muck.....	30.90	0.75	.....	.....
Muck.....	36.70	1.09	.....	.....
Bone scrap from knife factory.....		2.01	21.84	.....
Cotton waste from paper-mill.....	22.6	0.92	1.39	1.04
Cotton waste from paper-mill.....		0.95	1.39	1.05
Dustings from paper-mill.....		1.63	0.29	0.44
Silk rags.....		10.45	0.08	0.24
Woolen rags.....		6.40	0.08	trace.
Ground bone.....			26.65	.....
Dissolved bone-black.....			*16.50	.....
Dried blood.....	11.04	6.81	.....	.....
Beef scrap.....		11.05	.....	.....
Dessicated fish.....		8.07	13.81	.....
Muriate potash.....				54.16
Muriate potash.....	2.88			48.30
Sulphate ammonia.....	1.07	21.06	.....	.....
Nitrate soda.....	1.12	14.80	.....	.....

* Soluble, 13.19. Reverted, 2.09. Insoluble, 1.22.

COMPOSITION OF HAY, GRASSES, AND FORAGE CROPS GROWN IN NEW HAMPSHIRE.

	GREEN.					AIR-DRY.						
	Water.	Ash.	Crude protein.	Crude fibre.	Nitrogen-free ex-tract.	Fat.	Water.	Ash.	Crude protein.	Crude fibre.	Nitrogen-free ex-tract.	Fat.
Hay, cut early.....	82.21	1.04	1.82	5.02	9.32	0.56	12.10	3.59	7.19	25.70	49.11	2.28
Hay, cut early.....	78.03	1.80	3.50	5.80	10.39	0.45	6.11	4.14	6.09	33.40	48.36	1.87
Hay, cut late.....	74.47	1.62	3.90	5.63	10.80	0.58	8.63	4.34	7.08	26.56	50.83	2.56
Salt hay, high marsh.....	66.61	2.44	2.31	12.72	15.36	0.56	10.90	7.70	7.37	24.31	47.35	2.37
Salt hay, low marsh.....	70.27	2.03	1.66	11.80	13.68	0.56	28.35	7.35	5.42	18.86	38.34	1.68
Salt hay, river bottom.....	64.48	2.10	2.45	12.38	17.81	0.78	20.97	8.05	8.24	22.90	38.15	1.69
Millet.....	67.42	2.08	1.92	12.94	14.92	0.72	10.69	3.73	8.18	30.09	45.55	1.76
Ensilage, maize.....	82.51	0.92	2.10	3.59	9.95	0.93	15.28	7.76	15.28	2.06	41.86	1.95
Alsike clover, full bloom.....	70.39	1.98	2.88	7.63	15.92	1.20	5.07	6.95	16.69	24.12	46.21	2.50
Red clover, full bloom.....	66.11	1.95	2.55	9.34	19.18	0.87	3.53	6.48	6.41	35.25	42.56	1.77
Blue grass, beginning bloom.....	74.47	2.32	2.73	10.69	20.72	1.02	7.51	5.95	5.51	37.10	42.83	2.02
Orchard grass, past full bloom.....	66.11	1.95	2.55	9.34	19.18	0.87	5.07	6.19	11.54	24.28	54.61	5.10
Red-top grass, full bloom.....	62.52	2.35	2.73	10.69	20.72	1.02	6.37	5.81	7.00	26.09	53.66	2.43
Timothy grass, full bloom.....	56.86	2.35	2.70	12.80	24.04	1.25	7.37	5.81	6.81	26.60	51.88	2.53
Timothy grass, seed forming.....	52.17	2.00	3.23	13.82	26.96	1.22	7.51	5.03	5.81	26.86	52.85	2.70
Timothy grass, seed becoming hard.....	61.44	1.88	2.81	13.68	19.37	0.82	8.22	6.43	6.25	26.10	52.85	2.26
Witch grass, beginning bloom.....	65.80	2.40	2.88	11.24	16.86	0.82	4.07	4.61	7.00	34.00	48.23	2.03
Hungarian, seed glazed.....	62.67	3.05	3.09	11.08	19.11	1.00	8.22	6.43	7.76	30.18	45.21	2.20
Hungarian, seed glazed.....	62.43	2.77	2.87	11.41	19.54	0.98	7.43	7.57	7.67	27.46	47.38	2.49
Common millet, seed glazed.....	74.11	2.28	2.05	8.59	12.38	0.98	7.00	6.87	7.10	28.25	48.35	2.43
Golden millet, seed glazed.....	74.72	1.57	2.09	9.80	11.21	0.61	8.55	8.05	7.24	30.35	43.71	2.10
Winter rye, beginning bloom.....	74.72	1.57	2.09	9.80	11.21	0.61	5.72	5.86	7.79	36.55	41.80	2.28
Soja bean, cut before bloom.....	74.20	2.50	2.27	6.08	14.29	0.66	7.81	8.95	8.12	21.72	51.03	2.37

Vetch, cut before bloom.....	83.33	1.60	3.77	5.01	5.90	0.39	8.25	8.81	20.75	27.36	32.40	2.16
Reed meadow-grass, full bloom.....	71.08	1.88	3.06	9.29	14.05	0.64	8.59	5.95	9.68	29.21	44.55	2.02
Saintfoin, full bloom.....	72.30	1.62	2.53	7.86	15.00	0.69	6.99	5.45	8.50	26.38	50.36	2.32

COMPOSITION OF WEEDS COMMON IN HAY FIELDS.

Burnet, past bloom.....	74.64	2.15	2.40	6.84	13.28	0.69	10.55	7.57	8.48	24.14	46.81	2.45
Buttercup, full bloom.....	80.21	1.52	2.25	6.19	9.38	0.45	7.37	7.14	10.52	28.95	43.93	2.09
Ox-eye daisy, full bloom.....	77.50	1.89	1.91	6.50	11.63	0.57	8.62	7.67	7.75	26.41	47.23	2.32
Sorrel, full bloom.....	73.69	1.31	2.05	7.42	14.80	0.73	7.71	4.60	7.18	26.00	51.93	2.58

THE SECRETION OF MILK

BY F. W. MORSE AND E. P. STONE.

In January, 1893, two Durham cows, after dropping their calves, produced so large quantities of milk that it was deemed advisable to milk them three times a day. The milking periods were from 6:30 p. m. to 5:30 a. m. for the morning milk; from 5:30 a. m. to 12 m. for the noon milk; and from 12 m. to 6:30 p. m. for the night milk. The periods thus consisted of one of eleven hours, and two of six and one half hours each.

On February 1, Mr. Stone began the analysis of the milk of each cow, and of each period. This was continued until February 14, and resulted in securing eleven complete daily records for each cow. The specific gravity was determined by the Quevenne lactometer, and the fat by the Beimling method.¹ The solids not fat were calculated from these results by Babcock's formula,² Mr. Stone having previously compared the formula with the gravimetric method.

Following are the results, consisting of the average, minimum, and maximum for each period. The yield of milk is also given.

COMPOSITION OF MILK.

DUCHESS.

	SPECIFIC GRAVITY.			FAT.			SOLIDS NOT FAT.		
	Average.	Minimum.	Maximum.	Average.	Minimum.	Maximum.	Average.	Minimum.	Maximum.
Morning.....	1.0314	1.0301	1.0332	3.46	2.88	3.96	8.85	8.43	9.33
Noon.....	1.0299	1.0285	1.0308	4.27	3.48	4.87	8.67	8.15	8.99
Night.	1.0299	1.0284	1.0330	4.12	3.27	5.73	8.82	8.24	9.31

¹ Bulletin No. 21, Vt. Experiment Station, Sept., 1890.

² Bulletins No. 31, 36, Wis. Experiment Station, April, 1892, July, 1893.

DUCHESS, 2D.

Morning.....	1.0303	1.0288	1.0311	4.09	3.40	4.87	8.81	8.43	9.45
Noon	1.0292	1.0281	1.0310	4.46	3.05	5.35	8.53	8.21	8.80
Night.....	1.0289	1.0272	1.0308	4.37	3.36	5.73	8.44	8.05	8.92

YIELD OF MILK (POUNDS).

	DUCHESS.			DUCHESS, 2D.		
	Average.	Minimum.	Maximum.	Average.	Minimum.	Maximum.
Morning.....	17.5	15.3	19.8	15.8	13.0	17.6
Noon	11.2	9.5	12.9	11.3	8.5	12.8
Night.....	9.9	8.8	11.5	9.6	7.5	11.5
Total.....	38.6			36.7		

A study of the composition of the milk shows that the morning milk was richest in solids not fat, and poorest in fat; while the noon milk was richest in fat.

The yield of milk in the morning was 44 per cent. of the total, and 78 per cent. of the sum of noon and night milk. The yield at night was less than at noon, and averaged less in fat also.

The cows continued to be milked three times a day until May 6, after which they were milked twice a day. For three days before and three days after the change from three milkings to two, composite samples were made up each day and the fat determined.

The results were as follows, averaged for each period of three days:

Duchess.	Yield of milk.	Fat.
Milked three times.	34.6 lbs.	4.39 per cent.
Milked twice.	33.8 "	3.97 "
Duchess, II.	Yield of milk.	Fat.
Milked three times.	39.3 lbs.	4.08 per cent.
Milked twice.	38.8 "	3.93 "

There was no notable change in the amount of milk, but there was a decrease in the fat.

The results of these experiments show that in the short milking periods there was relatively more fat produced than in the long one, while the solids not fat did not increase. Milking three times a day also caused a greater secretion of fat than was produced by milking twice a day.

Fleischmann's theory,¹ that the secretion of the fat-free constituents of milk is subordinate to the secretion of the fat, is borne out by these results.

¹ Bied. Centr. f. Agrikulturchemie, 21, 387.

POT EXPERIMENTS WITH PHOSPHATES

BY FRED W. MORSE.

The following experiments were carried out for the purpose of comparing the fertilizing effects produced by iron and aluminum phosphates, with those produced by the well tried substances, dissolved bone-black, ground bone, and basic slag. It was hoped, too, that something might be found out with regard to the relative merits of neutral and alkaline solutions of ammonium citrate as solvents of reverted phosphates. It has already been reported,¹ that, under the same conditions of time and temperature, a neutral solution of ammonium citrate is more active on lime phosphates including even basic slag, while an alkaline solution is more active on iron and aluminum phosphates.

The experiments were conducted as follows: Some pots made of sheet zinc were procured, which were eight and one half inches in diameter and nine inches deep. A hole was made in the side of a pot near the bottom; screened pebbles were put in to the depth of an inch; and a glass tube long enough to reach to the top was placed on the pebbles. This arrangement insured thorough drainage and circulation of air.² Fine sand was selected for soil, and was moistened before it was put into the pots to prevent its packing too closely. As the sand was put into a pot, the fertilizing materials were added a little at a time, and a nearly uniform distribution of plant-food secured. Spring rye was chosen as the most suitable plant with which to experiment. The seeds were carefully sorted, in order to have a uniform lot of medium size and plump appearance.

¹ U. S. Dept. Agr., Division of Chemistry Bulletin No. 31, p. 106.

² Hellriegel's "Grundlagen des Ackerbaus" was followed in filling the pots.

The iron and aluminum phosphates were obtained through the courtesy of the Cumberland Bone Company. One was a natural phosphate known as "redondite," which occurs on the island of Redonda, in the West Indies. It is a nearly pure iron and aluminum phosphate, with water of hydration and some siliceous matter. There is merely a trace of lime and organic matter. The second variety was a concentrated phosphate prepared by the company from the former, and it also contained no lime. Both materials were in the form of a fine dust. The dissolved bone-black, ground bone, and basic slag were samples which had been standing in the laboratory. The following table gives the percentage of total phosphoric acid in each material, together with the percentages soluble in neutral and alkaline citrate solutions. The alkaline solution was prepared according to Petermann's formula,¹ and was strongly ammoniacal. The rest of the analyses were made according to the methods of the Association of Official Agricultural Chemists.

TABLE I.

KIND OF PHOSPHATE.	Total P ₂ O ₅ .	CITRATE INSOL. P ₂ O ₅		Available P ₂ O ₅ .	
		Neutral.	Alkaline.	Neutral.	Alkaline.
Dissolved bone-black....	16.52	0.12	2.88	16.40*	13.64*
Ground bone	26.65	20.43	23.71	6.22	2.94
Basic slag.....	21.25	15.75	18.20	5.50	3.05
Redondite	37.84	34.95	28.35	2.89	9.49
Concentrated phosphate.	46.85	24.94	1.44	21.91	45.41

* Water soluble P₂ O₅. 14.23.

The pots were arranged in duplicate series of nine pots each. To each pot was added one gramme of muriate of potash and 0.75 gramme of nitrate of soda, while the quantities of the different phosphates were varied, and are given in the following table, together with the weights of available phosphoric acid.

¹ U. S. Dept. Agr., Division of Chemistry, Bulletin No. 19, p. 31.

TABLE II.

No. of pot.	KIND OF PHOSPHATE.	Weight of phosphate.	WEIGHT OF AVAILABLE P ₂ O ₅ .	
			Neutral.	Alkaline.
		Grams.	Grams.	Grams.
I	None			
II	Dissolved bone-black.....	3.25	.5330	.4433
III	Ground bone	3.25	.2021	.0955
IV	Concentrated phosphate	3.25	.7121	1.4758
V	Basic slag.....	3.25	.1787	.0991
VI	Redondite	3.25	.0939	.3084
VII	Concentrated phosphate.....	1.25	.2739	.5676
VIII	Conc. phos. 1.25, diss. b. b. o. 75	2.00	.3969	.6699
IX	Dissolved bone-black	0.75	.1230	.1023

The first six pots of each series were used for comparing equal quantities of the phosphates with each other and with the phosphate naturally present in the sand. In the seventh and eighth pots the quantity of concentrated phosphate was reduced and its action when alone compared with its action when mixed with a little soluble phosphate.

Pot number IX was used to compare the small quantity of soluble phosphate with the mixture of bone-black and concentrated phosphate.

Two crops were raised without changing the soil in the pots, one in 1891 and the other in 1892. The seed for the first crop was sown May 21, 1891, and the blades appeared in five days. Each pot contained twenty-four seeds, of which nearly every one germinated. At the end of ten days from the appearance of the plants, they were thinned to twelve in each pot, distributed as evenly as possible over its surface. As the weather became hot, a cotton screen was used to shelter the plants from the sun. There was a noticeable difference all through the season, in the height of the plants in the different pots. The pots fertilized with the soluble bone-black contained the tallest plants, and the pots with no phosphate had the shortest. Of the remaining phosphates, the ground bone produced the short-

est but stoutest straw, while the concentrated phosphate caused a tall, slender stalk. The plants were in bloom from July 16 to 20, with no appreciable difference between the pots, in rate of blossoming. The crop was harvested August 26, and after being air-dried was weighed. The pots were set away in the cellar, where they remained during the winter.

In May, 1892, the pots were brought from the cellar and exposed to the sun and rain for a week. The sand was then thoroughly stirred, and the seed was sown June 1. Twenty seeds were sown in a pot, and by June 5 three fourths of them had germinated. On June 14 the plants were thinned to five in each pot, as an accident had happened to two of the pots, which destroyed all but five plants in each. The pots were treated in the same manner as in the previous year. None of the plants looked as well as in the first year. The crop was harvested August 18, and after drying thoroughly in the air, was weighed.

The results for each year are given in a tabulated statement. The order of excellence of the different pots is noted in the columns of averages by small subscripts.

TABLE III.
STATEMENT OF RESULTS IN 1891.

No. of pot.	KIND OF PHOSPHATE.	GRAMMES OF GRAIN.			GRAMMES OF STRAW.		
		Duplicate pots.		Mean.	Duplicate pots.		Mean.
I	None.....	0.668	0.551	0.609 ₉	2.234	1.645	1.939 ₉
II	Dissolved bone-black	1.457	1.328	1.392 ₃	3.210	3.066	3.138 ₂
III	Ground bone.....	1.064	0.737	0.900 ₆	2.600	2.841	2.720 ₄
IV	Concentrated phosphate..	0.813	0.811	0.812 ₈	3.141	2.229	2.685 ₆
V	Basic slag.....	0.866	0.833	0.849 ₇	2.233	2.214	2.223 ₈
VI	Redondite.....	1.652	0.548*	1.100 ₅ *	3.383	1.438*	2.410 ₇ *
VII	Concentrated phosphate..	1.357	1.162	1.259 ₄	3.336	2.711	3.023 ₃
VIII	Conc. phos. diss. b. b.....	1.634	1.164	1.399 ₂	2.703	2.699	2.701 ₅
IX	Dissolved bone-black	1.777	1.681	1.729 ₁	5.417	3.432	4.424 ₁

* Pot partially ruined by wind.

STATEMENT OF RESULTS IN 1892.

I	None.....	0.339	0.193	0.266 7	1.138	1.006	1.072 7
II	Dissolved bone-black.....	0.544	0.355	0.449 1	1.405	0.839	1.122 5
III	Ground bone	0.397	——*	0.397* 2	1.312	——*	1.312* 1
IV	Concentrated phosphate..	0.242	0.307	0.274 5	1.032	0.882	0.957 8
V	Basic slag.....	0.490	0.046	0.268 6	1.114	1.268	1.191 3
VI	Redondite	0.217	0.210	0.213 9	0.886	0.839	0.862 9
VII	Concentrated phosphate..	0.342	0.415	0.378 3	1.338	1.052	1.195 2
VIII	Conc. phos. diss. b. b.....	0.350	0.177	0.263 8	1.043	1.189	1.116 6
IX	Dissolved bone-black.....	0.409	0.159	0.284 4	——*	1.183	1.183* 4

In the first year the superiority of the soluble phosphoric acid in dissolved bone-black is shown with both grain and straw in pots II and IX, while VIII follows closely with its yield of the former, but falls behind on the production of straw. In the second year the small quantity of bone-black in VIII and IX appears to have been partially exhausted, but the larger quantity in II again shows its superiority in grain production, while bone, slag, and concentrated phosphate surpass it in yield of straw.

Comparing the four forms of insoluble and reverted phosphates in the first year, it is seen that the concentrated phosphate in pot VII excelled the others in both grain and straw, but did not make so good a showing in IV. As a similar disparity may be seen in the bone-black pots II and IX, it is reasonable to assume that the larger quantity in each case contained an excessive amount of available phosphoric acid. The redondite also yielded more grain than the bone or slag, and more straw than the latter. In the second year the ground bone excelled slightly the concentrated phosphate in VII. The redondite was poorest of all this year, falling behind the pots containing no phosphate; while the combination of soluble bone-black and concentrated phosphate in VIII is scarcely better than the latter.

Since the number of plants was smaller in the second year than in the first, a clearer idea of the staying property of the

*Weight accidentally destroyed.

different phosphates will be obtained by comparing the average weights of straw and grain for each plant in the different years, which is shown in the next table.

TABLE IV.

No. of pot.	KIND OF PHOSPHATE.	WEIGHT OF GRAIN PER PLANT.		WEIGHT OF STRAW PER PLANT.	
		1891.	1892.	1891.	1892.
		Grams.	Grams.	Grams.	Grams.
I	None.....	.0508	.0532	.1616	.2144
II	Dissolved bone-black.....	.1161	.0899	.2615	.2244
III	Ground bone.....	.0750	.0794	.2268	.2624
IV	Concentrated phosphate.....	.0677	.0549	.2238	.1914
V	Basic slag.....	.0741	.0536	.1934	.2382
VI	Redondite.....	.1047	.0427	.2296	.1725
VII	Concentrated phosphate.....	.1050	.0757	.2520	.2390
VIII	Con. phos., diss. b. b.....	.1166	.0527	.1834	.2232
IX	Dissolved bone-black.....	.1503	.0631	.7672	.2360

By inspecting the above table, it is seen that the pot containing bone increased its yield per plant, both of grain and straw, in the second year, which was also the case with the pot containing no phosphate. The slag increased the average weight of straw, while the grain was slightly decreased. The mixed phosphates in VIII also increased the straw, but the grain was decreased more than one half. The largest decrease in both grain and straw is seen in the case of the dissolved bone-black in IX, which shows it to have been exhausted in the first year. The mixing of dissolved bone-black with the concentrated iron and aluminum phosphate was disadvantageous, since either did better when used alone, if both years' crops are reckoned together.

To get at the relative merits of the neutral and alkaline citrate solutions, the amounts of available phosphoric acids in the pots III, V, and VII as measured by the neutral solution, were compared with the respective average yields of grain for the first year, and the ratios of available acids to yield of grain were

found nearly constant in the three forms of phosphate, being respectively 1 : 4.4 in the bone, 1 : 4.7 in the slag, and 1 : 4.6 in the concentrated phosphate. The ratios of alkaline available acid to yield of grain in the pots VI and VII were not alike, and much lower than the neutral, being 1 : 3.5 for the redondite and 1 : 2.2 for the concentrated phosphate.

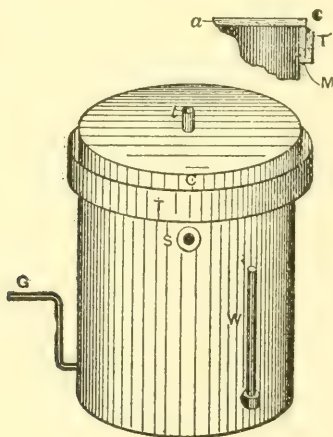
In conclusion, the results of the two years show that the concentrated iron and aluminum phosphate compared favorably with the ground bone and basic slag, and that the neutral ammonium citrate solution gave uniform results with the three forms of reverted phosphates. The natural phosphate, redondite, behaved unlike the concentrated phosphate produced from it, whether compared by its neutral or its alkaline available acid.

It is intended to pursue further experiments with these phosphates with a variety of soils.

A DRYING OVEN

BY F. W. MORSE.

The following described oven has been in use in the laboratory of the New Hampshire Experiment Station for over a year, and proves to be efficient for drying substances in an atmosphere of hydrogen at the temperature of boiling water. It consists of a cylindrical copper box, with double bottom and wall. The inside of the oven is seven inches in diameter and



nine inches in depth. The space between the walls is one inch. It is fitted with a water-gauge, W, and a steam outlet, S. This outlet is a screw-nipple, and may be coupled to a condenser if desired. The hydrogen enters the oven by means of a brass tube, G, which is coiled in the space between the bottom and wall and enters the inner oven near the top. The gas

is thus thoroughly heated before entering the drying compartment. The gas passes out of the oven near the bottom by an outlet not shown in the cut. The oven is made gas-tight by a mercury seal. A copper trough, $T T'$, is fitted around the top of the oven a little below the rim. The trough is one and one fourth inches in depth and one half inch in width, and is made with brass joints and coated on the inside with lacquer. The cover, CC' , fits loosely in the trough, and the mercury, M , makes a perfectly tight joint. Drying is hastened by placing an acid dish containing concentrated sulphuric acid on the bottom of the oven. A rack rests upon the acid dish, to receive the watch glasses or drying flasks.

In addition to heating the gas, the oven is made more efficient by blackening the inner walls to increase radiation, and lining the under side of the cover with a thick sheet of asbestos. The outside of the cover is plated with nickel, which diminishes radiation outward. Repeated trials with a standard thermometer inserted in the oven at t , and between the walls at S , have shown a difference of only two tenths of a degree between the boiling water and the drying compartment. Trials with several ordinary chemical thermometers have shown a variation from 99° C. to 101° C. in the oven.

The oven was made for the Experiment Station by Richards & Co., of New York.

ABNORMAL BUTTER

BY FRED W. MORSE.

In the course of some feeding experiments during the spring and summer of 1891,¹ two samples of butter were obtained which possessed such abnormal properties that they were not included in the results of the experiments, and are here described independently, as one is believed to have yielded a lower figure for volatile acids than any heretofore published.

The first sample was produced by an Ayrshire cow, which had been milked eleven months at the time of the experiment, and was then being fed a ration consisting of hay, ensilage, gluten meal, and cotton-seed oil.

The second sample was from a Holstein cow, which had been milked thirteen months, and was then receiving a ration consisting of hay, ensilage, and cotton-seed meal.

The analysis of the samples produced the following results :

	Volatile acids.	Iodine number.
No. 1,	16.5	39.6
No. 2,	11.2	36.0

The methods which were used in the analysis were those of the Association of Official Agricultural Chemists.

The physical properties of the two samples would have caused them to be condemned by any consumer of butter, as they were very hard, pale in color, and with an odor closely resembling that of tallow. The last property was especially noticeable in the second sample.

There were, undoubtedly, two principal causes for these abnormal qualities and low figures for volatile acids: the advanced stages of lactation² and the cotton-seed products in the food,³ as these have both been shown to depress the volatile

¹ Bulletin No. 16, N. H. Experiment Station.

² Schrodt and Henzold, Landw. Versuchsstationen, 38, p. 369; 40, p. 309.

³ Bulletins Nos. 13, 16, N. H. Experiment Station.

acids; and the cotton-seed meal has been found to reduce the iodine number and raise the melting-point of the butter-fat.

During our feeding experiments the figures for volatile acids have been found to vary between wider limits than those for the iodine number, both with individual cows and with all the analyses. The following results are from figures obtained with nine individual cows and over one hundred samples of butter: The widest range for volatile acids by an individual cow was 11.2 to 32.4, and the next widest was from 17.6 to 33.1. The widest range for the iodine number by an individual cow extended from 30.1 to 44.8, while three other cows had nearly as wide a range. The extreme limits for all analyses were 11.2 and 33.9 for volatile acids, and 24.2 and 44.8 for the iodine number.

The minimum limit for volatile acids shown by these figures is so low that it is practically impossible to prove the presence of oleomargarine in butter by chemical means.

It may yet be necessary to establish a legal standard for butter, as has already been done for milk.

REPORT OF DAIRY DEPARTMENT

BY A. H. WOOD.

Bulletin No. 20.

In previous investigations to determine the effect of foods upon the character of the butter product,¹ we found that gluten meal produced a very much softer butter than did corn meal. This result was hardly to have been expected, since gluten meal is a by-product from the manufacture of glucose from corn, and it might naturally be supposed that the butters would have the same general characteristics.

The fact that the gluten meal fed was very rich in oil (containing 18 per cent.), suggested the carrying out of an experiment to determine the effect of oils upon the quantity and quality of milk and butter.

In the course of the experiment the following were fed: cotton-seed oil, corn oil, palm oil, cocoanut oil, oleo oil, and stearin.

No difficulty was experienced in getting the cows to eat these oils in connection with their grain ration, and in several instances a decided liking for them was manifested. Three cows—Duchess, Princess Leto, and Maramee—were selected for the experiment. Their previous ration had been as follows, per 1,000 pounds, live weight:

Fifty lbs. ensilage, 5 lbs. mixed hay, 5 lbs. oat hay, 5 lbs. mixed grain (equal parts of cotton seed, gluten, and middlings), furnishing 2.45 lbs. of albuminoids, and 14.71 lbs. of non-albuminoids. Nutritive ratio,—1 : 6.

The cows were fed for two weeks upon a preparatory ration, containing none of the oils to be experimented with except what corn oil would be contained in 25 pounds of ensilage. This ration, which we will call ration A, was made up as follows:

¹ Bulletin 13.

			Albuminoids.	Non-Albuminoids.	
Ensilage,	25	lbs.,	.37	3.70	
Clover hay,	8	"	.62	3.58	
Vetch "	4	"	.37	1.51	
Ground oats,	4	"	.40	2.33	
Middlings,	4	"	.53	2.31	N. R., 1 : 5.9
			<hr/> 2.29	<hr/> 13.43	

In period two, palm oil was added to the ration of Duchess, corn oil to that of Princess Leto, and cotton-seed oil to that of Maramee—in all cases at the rate of 12 ounces per 1,000 pounds live weight. As fats are reckoned as two and a half times as valuable as other non-albuminoids, this addition widened the nutritive ratio to 1 : 6.8. We were able to obtain but a small quantity of corn oil, and the supply gave out after feeding ten days. Princess Leto then returned to Ration A for the remaining six days of period two. At the beginning of period three we were obliged to substitute clover hay for the four pounds of vetch hay previously fed, thus slightly widening the nutritive ratio to 1 : 6.9. Duchess now received stearin, and Princess Leto had oleo oil. Maramee was given cocoanut oil, but soon went off feed and was dropped from the experiment.

In period four, Duchess was fed cotton-seed oil and Princess Leto cocoanut oil. At the close of period four both cows returned to the ration which had been fed previous to the experiment. This they received until they went to pasture, May 30.

The milk from each cow was analyzed daily, and determinations of caseine were made by Mr. E. P. Stone, from a composite sample taken from the milk of the last five days in each period. At the close of each period milk from each cow was separated, the cream held in cold storage until the next day, and churned while still sweet. Analyses of the skim milks and buttermilks were made, and samples of butter reserved for examination. The comparative hardness of the butter was determined by Prof. C. L. Parsons, as described in previous papers. Chemical investigations of the butters were carried out by Prof. F. W. Morse, chemist of the station, the results of which appear in Bulletin 16. The separation of cream from the milk was effected with a DeLaval Baby Hand Separator, at a temperature of 90° F., with the exception of the lots of July 4, when the temperature was 85° F. The following table gives all the data of general interest:

DUCHESS.

DATE.	Period.	Rations.	Nutritive ratio.	Average daily yield of milk, lbs.	Average per cent. of fat.	Percent. of casein.	Average amount of fat in milk per day, lbs.	Churning temperature, deg. F.	Time of churning, min.	Fat in skim milk, per cent.	Fat in buttermilk, per cent.	Hardness of butter, m. of penetration.
February 25 to March 2	1	A	1:6	29.15	4.10	3.14	1.20	48°-50°	70	.13	1.22	15.0
March 3 to March 15	2	A	1:5.9	27.68	4.43	3.20	1.23	48°-50°	38	.09	1.13	14.0
March 16 to March 31	3	A + Palm oil	1:6.8	28.81	4.52	3.03	1.30	48°-50°	68	.15	.48	13.5
April 1 to April 15	4	A + Stearine	1:6.9	29.19	4.41	3.01	1.29	48°-50°	35	.13	1.04	17.0
April 16 to April 30	5	A + Cotton-seed oil	1:6.9	29.43	4.11	2.99	1.21	50°-58°	30	.17	.69	14.0
May 1 to May 29	6	Pasture	1:6	32.33	4.07	3.01	1.32	52°-58°	13	.26	1.36	.....
May 29 to July 4			.....	30.23	4.58	3.16	1.38	54°				.....

PRINCESS LETO.

February 25 to March 2	1	A	1:6	19.37	5.12	3.22	.99	48°-64°	195	.08	1.13	7.5
March 3 to March 15	2	A	1:5.9	20.38	5.18	3.53	1.06	53°-54°	84	.13	1.00	9.0
March 16 to March 25	3	A + Corn oil	1:6.8	20.32	5.24	3.27	1.12	51°-58°	100	.....	.....	7.0
March 26 to March 31	4	A	1:5.9	20.68	5.19	.....	1.08	51°-58°	300	.26	.48	6.5
April 1 to April 15	5	A + Oleo oil	1:6.9	21.53	5.19	3.35	1.11	50°-58°	340	.26	.87	5.7
April 16 to April 30	6	A + Coconut oil	1:6.9	20.67	5.34	3.40	1.10	50°-58°	90	.17	.34	8.0
May 1 to May 29		Pasture	1:6	22.55	4.89	3.29	1.10	52°-60°	15	.39	.78	.....
May 30 to July 4			.....	20.81	4.90	3.31	1.02	54°				.....

MARAMEE.

February 25 to March 2	1	A	1:6	23.35	3.29	2.58	.77	48°-52°	42	.14	1.30	16.0
March 3 to March 15	2	A	1:5.9	23.82	3.22	2.89	.77	48°-54°	90	.17	.61	15.5
March 16 to March 31	3	A + Cotton-seed oil	1:6.8	24.04	3.47	2.71	.83	51°-58°	95	.....	.87	29.0
April 1 to April 12		A + Coconut oil	1:6.9	20.74	3.08	2.38	.64	.....	.....	.....	.....	.....

With Duchess, the change to ration A resulted in a decrease of 1.47 pounds of milk per day, and an increase in fat of .33 per cent. Princess gave an increase in milk of 1.01 pounds, in fat of .06 per cent. Maramee gave an increase of .47 pounds of milk, and a decrease in fat of .07 per cent.

Duchess (Ration A): Decrease in milk, 1.47 lbs.; increase in fat, .33 per cent.

Princess Leto (Ration A): Increase in milk, 1.01 lbs.; increase in fat, .06 per cent.

Maramee (Ration A): Increase in milk, .47 lbs.; decrease in fat, .07 per cent.

In period two, the addition of the oils resulted in each case in an increase of both milk and fat, as follows:

Duchess (A+palm oil): Increase in milk, 1.13 lbs.; increase in fat, .09 per cent.

Princess Leto (A+corn oil): Increase in milk, .14 lbs.; increase in fat, .30 per cent.

Maramee (A+cotton-seed oil): Increase in milk, .22 lbs.; increase in fat, .25 per cent.

During the last six days of period two, in which Princess Leto was again on ration A, she still further increased her yield of milk .16 pounds and reduced its fat, .24 per cent.

In period three, Duchess and Princess Leto both increased in milk and decreased in fat, while Maramee decreased in both milk and fat.

Duchess (A+stearine): Increase in milk, .38 lbs.; decrease in fat, .11 per cent.

Princess Leto (A+oleo oil): Increase in milk, .90 lbs.; decrease in fat, .05 per cent.

Maramee (A+cocoonut oil): Decrease in milk, 3.40 lbs.; decrease in fat, .39 per cent.

As before stated, Maramee went off feed about the middle of this period, and was dropped from the experiment. This explains her sharp shrinkage.

In period four, Duchess again gained in milk and shrank in fat, while Princess Leto shrank in milk and gained in fat.

Duchess (A+cotton-seed oil): Increase in milk, .24 lbs.; decrease in fat, .30 per cent.

Princess Leto (A+cocoanut oil): Decrease in milk, .91 lbs.; increase in fat, .15 per cent.

The return, in period five, to their regular ration was followed by a sharp increase in milk and a decrease in fat.

Duchess: Increase in milk, 2.90 lbs.; decrease in fat, .04 per cent.

Princess Leto: Increase in milk, 1.88 lbs.; decrease in fat, .45 per cent.

In period six, the cows were at pasture and both shrank in milk. Duchess increased in fat, while Princess Leto remained practically constant.

Duchess: Decrease in milk, 2.10 lbs.; increase in fat, .51 per cent.

Princess Leto: Decrease in milk, 1.74 lbs.; increase in fat, .01 per cent.

It would seem that the first effects of feeding oils were to increase the fat in the milk. Princess, in period one, averaged 5.18 per cent.; with the addition of corn oil her average for ten days was raised to 5.48 per cent., an increase of three tenths of one per cent. Omitting the oil, her average for the next five days fell to 5.24 per cent. Had similar results been reached with the other cows, as probably would have been the case had they all returned to ration A, and the experiment stopped at this point, it might have been said that it had been proven that adding fat to the ration increased the fat in the milk. But we notice that the sharp increase in fat was followed by a decrease, until the milk again nearly reached its normal condition. In period two, with palm oil, Duchess gave milk with 4.52 per cent. of fat; in period four, with cotton-seed oil, it fell to 4.11 per cent. We cannot say that this change was due to the change in oils, for in period two, Maramée, with cotton-seed oil, increased the fat in her milk from 3.22 to 3.47 per cent.

The addition of these oils to the cows' rations produced no objectionable qualities in the butter product. With respect to hardness, there are two variations that should be noticed: 1. The softening of the butter from Princess Leto when upon corn oil. The change was noticeable, not alone in the butter,

but in its quick churning. This change seems to be an explanation of the difference in the hardness of butters from corn meal and gluten, which is a by-product of corn. Corn meal contains about 4.50 per cent. of this oil, while the gluten from which we have obtained soft butters contains about 18 per cent., or four times as much as the corn meal. 2. The softening of the butter of Duchess when upon cotton-seed oil. With Maramee upon cotton-seed oil we got very unsatisfactory results, one sample taken March 27 showing very little variation from her previous butters, while another sample, taken four days later, proved to be remarkably soft. If it prove true, on further investigation, that cotton-seed oil does soften butter, it will show that cotton-seed and its meal contains something that not only offsets the tendency of its oil, but gives to the butter product of the cows fed upon it a remarkably firm texture.

We propose at some future time to make a much more thorough study of the effects of both corn oil and cotton-seed oil, with reference to their effect upon the character of butter.

The variations in per cent. of fat in buttermilk were quite wide, and although they are given in the table I will make no comment upon them, as the very small quantities of cream churned probably caused imperfect churning.

Now, in conclusion, I think that I may say that this experiment indicates,—

That the first effect of an increase of fat in a cow's ration is to increase the per cent. of fat in her milk ;

That with the continuance of such a ration, the tendency is for the milk to return to its normal condition ;

That the increase in fat is not due to the oils, but to the unnatural character of the ration ;

That the results in this experiment tend to confirm the conclusions expressed in previous bulletins from this station, that the composition of a cow's milk is determined by the individuality of the cow, and that although an unusual food may disturb for a time the composition of the milk, its effect is not continuous.

REPORT OF BACTERIOLOGIST

BY H. H. LAMSON.

During the summer of 1893 experiments were carried on in the treatment of fungus diseases of plants, especially in the treatment of the scabbing and cracking of pears, and potato blight or rust. The following is a summary of the experiments :

EXPERIMENTS ON TREATMENT OF PEARS FOR SCAB AND CRACKING.

The scabbing and cracking of pears is caused by a species of fungus or parasitic plant, known as *Fusicladium pyrinum*, which was described in the Report for 1892.

The experiments were carried on principally in the orchards of Mr. Page and Mr. Brewster in Dover, and Mr. Demerritt in Durham.

In Mr. Page's orchard, five Sheldon pear trees were sprayed with Bordeaux mixture, and two were left unsprayed as checks. The trees were sprayed for the first time May 15, which was just before the blossoms opened, and for the second time, June 1, just after the blossoms had fallen. The spraying was repeated on June 16 and 28. On two of the trees Bordeaux mixture¹ of the strength of 1 pound of blue vitriol to 8 gallons of water was used, and on the three other trees, of 1 pound to 12 gallons.

After the pears were gathered, they were examined and counted, with the following result :

	Unsprayed.	Sprayed.
1st quality, ²	3.1 per cent.	58.0 per cent.
2d "	34.8 "	30.3 "
3d "	62.1 "	11.7 "

¹ For formulas of fungicides, see page 177.

² The 1st quality comprises marketable fruit; 2d, fruit badly scabbed and small; 3d, cracked fruit.

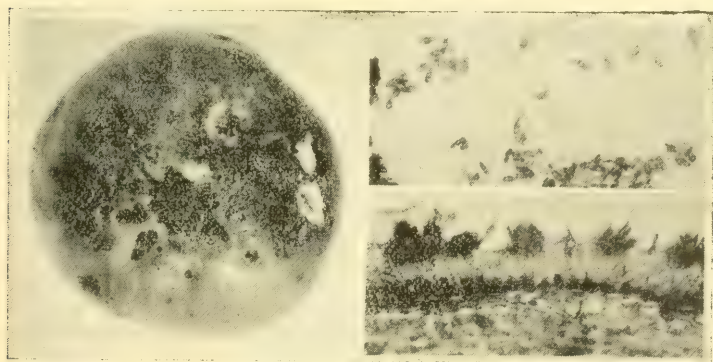
I was not present when the pears were gathered, and those which were sprayed with 1 : 8 Bordeaux mixture were not kept separate from those sprayed with 1 : 12, so it was impossible to judge of the comparative merits of the two strengths.

In the orchard of Mr. Brewster, on the same dates as above, the following sprayings were made :

- A. 1 Sheldon, sprayed with Bordeaux mixture, 1 : 12.
- B. 2 Sheldons, " " " 1 : 16.
- C. 2 " " modified eau celeste.
- D. 3 " " ammoniacal solution of copper carbonate.
- E. 3 " were left unsprayed as checks.

The pears when gathered showed the following :

	E.	A.	B.	C.	D.
1st quality,	28.9 per ct.	67.8 per ct.	75.8 per ct.	52.5 per ct.	31.7 per ct.
2d "	42.5 "	29.8 "	16.3 "	28.5 "	38.2 "
3d "	23.6 "	2.4 "	7.9 "	19.0 "	30.1 "



On the left of the cut is shown a scabbed apple. The lower half on the right shows a perpendicular section through one of the scab spots magnified about 100 diameters. The dark band marks the surface of the apple; all above it is fungus growth, on the surface of which are shown groups of spore stalks. In the upper half are shown detached spores.

The microscopical appearance of the scab on pears is practically the same as on apples.

In the orchard of Mr. Demerit four Lawrence pear trees were sprayed with Bordeaux mixture, and one was left unsprayed. The sprayings were made May 20, June 10 and 21, and July 1.

The pears when gathered showed the following :

	Unsprayed.	Sprayed.
1st quality,	56.4 per cent.	54.9 per cent.
2d “	43.2 “	44.7 “
3d “	0.4 “	0.4 “

These figures do not show the real effect of the spraying.



Sheldon Pears—Diseased.

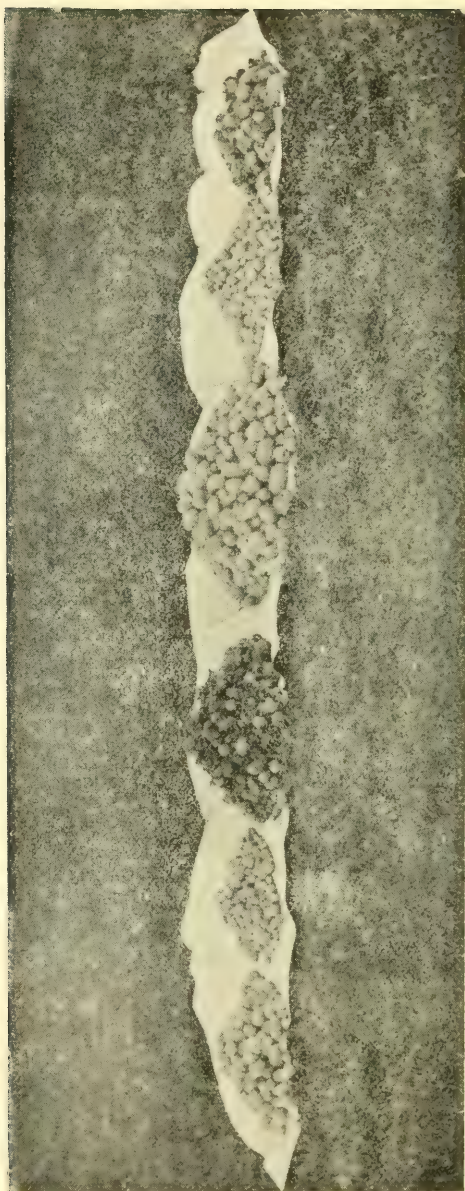
At the beginning of the experiment it was inferred from the statements of the owner that the pears were subject to the attack of some fungus disease, but, not being familiar with the Lawrence pear, I could not tell just what. The sequel showed that there were two different species, one the ordinary pear *Scab* (*Fusicladium*), the other a fungus which I have not yet

identified. This fungus grows on the surface of the fruit, and gives it a very dirty or sooty appearance, as though it had been exposed to smoke, an appearance quite different from the sharply defined, dark-colored, rounded spots or patches of the *Scab*. Whether the fungus interferes with the growth of the pear, we cannot say, but it does injure its appearance greatly. On the unsprayed tree 88 per cent. of the pears were affected



Sheldon Pears—Healthy.

with it, while on the sprayed trees less than 1 per cent. was affected. So far as our observation goes, the *Scab* does not affect the Lawrence so seriously as it does some other varieties. Very few pears on the unsprayed tree were badly damaged by it, but 63 per cent. showed more or less of it, while only 20 per cent. of the sprayed pears were at all scabbed.



Merchantable—30 lbs. Small—17 lbs. Rotten—61 lbs. Merchantable—103 lbs. Small—30 lbs. Rotten—20 lbs.
UNSPRAYED. SPRAYED WITH BORDEAUX MIXTURE

The three following trees, which were sprayed, were in a sense isolated ones, as there were no others of the same variety in the same orchard to serve as checks:

A Flemish Beauty tree in Mr. Brewster's orchard was sprayed with 1 to 12 Bordeaux mixture, on the same dates as the Sheldons. The result was,—

1st quality,	57.8 per cent.
2d “	37.8 “
3d “	4.4 “

The Flemish Beauty seems to be the variety which suffers most seriously in this region from scabbing and cracking. It has been almost a complete failure of late years, and many fruit growers have either cut down their trees or grafted them with some other variety. We think it safe to say that untreated Flemish Beauty trees will not average to yield over 10 or 15 per cent. of marketable pears, therefore we consider the above a good result.

A Flemish Beauty tree in a Durham orchard was sprayed with 1 to 16 Bordeaux mixture on June 2, 15, 21, and July 1. The result was,—

1st quality,	27.4 per cent.
2d “	35.4 “
3d “	37.2 “

The less favorable result in this experiment may have been due to the later commencement of the spraying, or to the weaker remedy used, or to both causes combined. The owner says, however, that the yield is better than that of previous years.

A tree in a neighboring garden, from a description of the pears which it produced, was taken to be a Flemish Beauty, and was sprayed, on the same dates as the preceding tree, with ammoniacal solution of copper carbonate. The pears proved to be Louise Bonne, and when gathered gave,—

1st quality,	46.0 per cent.
2d “	51.4 “
3d “	2.6 “

The gentleman who occupied the place last year says that

not more than 25 per cent. of the pears were of the first quality, on account of the scabbing.

These experiments indicate that the Bordeaux mixture, of the strength of 1 pound of copper sulphate to 12 gallons of water, is an effective remedy for the scabbing and cracking of pears. So far, the other fungicides used have not proved as satisfactory as the Bordeaux mixture.

The spraying should begin early, the first application being made before the blossoms open in the spring.

EXPERIMENTS ON THE TREATMENT OF POTATO DISEASES.

These experiments were planned with reference to the ordinary potato blight (*Phytophthora infestans*), or "rust," as it is called in this vicinity; but, from some cause or other, perhaps on account of the drouth, it did not make its appearance. However, another disease did make its appearance, and proved, in several fields about Durham, as destructive to the vines as the old blight. So far as our observation goes, it has become of a serious nature in New Hampshire only within a year or two. It is caused by a species of fungus plant known as *Macrosporium solani*, which is very different from the *Phytophthora*. The names "spot disease" and "early blight" have been applied to it. Both these names are significant, for it attacks the potato vines a week or two earlier than the ordinary blight, and it first appears as sharply defined, rather irregular dark brown or blackish spots on the leaves. The surface of the spots is usually marked with minute wrinkles, which take roughly the form of circles with a common centre. This has been called the "target" marking, from its resemblance to the concentric rings of a target. The spots increase in number and size till the whole leaf is killed. This disease, unlike the ordinary blight, does not affect the tubers.

A superficial observation of an affected field might not make known which of the two blights was present, but a careful examination would reveal, in case of the ordinary or late blight, the leaves dying from the edges, a minute whitish mould on their under surfaces, and the absence of sharply defined, dark-colored spots; while in case of the early blight, the spots with

their peculiar markings would be present, and the whitish mould on the under surface wanting. The two blights, however, might be both present at the same time.

August 1, in the Station field, a plot of Danvers Blush was sprayed with Bordeaux mixture, 1 : 12; another plot was left unsprayed. As the blight did not make its appearance, and as it seemed doubtful whether it would, the potatoes were not re-sprayed for some time. About the middle of August my attention was called to a neighboring field, in which the vines, which had been luxuriant, were dead. On examination, no traces of the ordinary blight were seen, but the vines had apparently been killed by the *Macrosporium* or spot disease. At the same time, two fields near by, belonging to Mr. Demerritt, were examined. One was found to be already badly affected, while the other was just beginning to show signs of the disease. It was decided to try what effect spraying would have at this stage. On August 18 three small plots were sprayed with Bordeaux mixture, two other plots of equal size being left as checks. The spraying was repeated August 25.

August 23 the plot in the Station field was resprayed. At this time the vines of the Danvers Blush, both sprayed and unsprayed, were apparently healthy, but vines of other varieties in the same field were dead from the spot disease. In a short time after this, the vines of the check, or unsprayed plots, in both fields were dead. The sprayed plots remained green for about two weeks longer, when they, too, succumbed. The potatoes from these plots when dug showed the following result:

In Mr. Demerritt's field, *Dakotah Reds*,—

	Marketable.	Small.
Plot 1. Sprayed with Bordeaux mixture, 1 : 12,	259 lbs.	30 lbs.
" 2. Unsprayed,	277 "	29 "
" 3. Sprayed with Bordeaux mixture, 1 : 8,	273 "	24 "
" 4. Unsprayed,	220 "	36 "
" 5. Sprayed with Bordeaux mixture, 1 : 8,	422 "	34 "

In Station field, *Danvers Blush*,—

	Marketable.	Small.
Unsprayed plot,	93.6 bushels per acre.	5.6 bushels per acre.
Sprayed "	117.0 "	6.4 "

It would not be safe to draw any definite conclusions from these preliminary experiments in the treatment of this new potato disease. However, the indications are that the Bordeaux mixture will prove useful in treating it, but the spraying must be begun earlier than for the ordinary blight,—by the middle of July, or earlier if signs of the disease make their appearance.

FORMULAS FOR THE FUNGICIDES USED IN THE FOREGOING
EXPERIMENTS, AND METHODS OF USING.

Bordeaux Mixture.—Sulphate of copper (blue vitriol), 1 pound; unslaked lime, 1 pound; water, 8, 12, or 16 gallons. Dissolve (in any vessel except an iron one) the blue vitriol in a sufficient quantity of water. Slake the lime, and make a thin whitewash; pour this into the solution of blue vitriol, stirring thoroughly; then add sufficient water to make the desired strength,—8, 12, or 16 gallons.

The above quantities can be doubled or quadrupled, according to the amount of the mixture required. The mixture should be strained before using, to remove the coarser particles.

Ammoniacal Solution of Copper Carbonate.—In an ordinary water-pail mix 5 ounces of copper carbonate with enough water to make a thick paste. Dissolve this paste in 3 pints of strong aqua ammoniae, then dilute to 45 gallons. If 3 pints of ammonia are not sufficient to dissolve all the paste, add enough to bring about this result.

Modified Eau Celeste.—Dissolve 1 pound of copper sulphate in hot water; in another vessel dissolve $1\frac{1}{4}$ pounds of sal soda in hot water; when cool mix the two solutions thoroughly, then add 1 quart of aqua ammoniae and dilute to 25 gallons with water.

These fungicides should be applied with some form of force pump, having a nozzle that will give a very fine spray. One of the best nozzles is that known as the Vermorel.

For spraying fruit trees, a force pump attached to a barrel and provided with ten to twenty feet of hose is very convenient. The hose may be attached to a fishing rod, or other light pole, for reaching the tops of trees. The form of pump known as the Knapsack is convenient for spraying potatoes, grapes, and small trees.

To prevent scabbing and cracking, pear trees should be sprayed just before the blossoms open and again just after they have fallen, and then twice more with an interval of ten or fifteen days between the sprayings.

For the ordinary or late blight, potatoes should be sprayed the last of July or the first of August, and the spraying repeated two or three times with an interval of ten days between. For the early blight or spot disease, the spraying should commence by the middle of July.

We recommend, as probably the most satisfactory fungicide, the Bordeaux mixture of the strength of 1 pound of blue vitriol to 10 or 12 gallons of water.

REPORT OF ENTOMOLOGIST

TREATMENT OF NEGLECTED APPLE ORCHARDS

BY CLARENCE M. WEED.

Over a large portion of the state of New Hampshire there are apple orchards in all stages of growth and decay. A large proportion of them show signs of neglect, and very few receive the attention necessary to make them pay the greatest profit. With the majority of them a small outlay of time and money would greatly increase the value of their crops. Recent experience by practical orchardists in many portions of the United States has abundantly demonstrated that the insect and fungous enemies that now lessen the crops, and by disfiguring the fruit greatly decrease its value, can be very largely prevented, at an expense so slight as to leave a large margin of profit in the operation. The fact that commercial fruit-growers everywhere have been driven to the adoption of such preventive measures, and that in nearly every case one season's trial has been sufficient to convince the most skeptical of the profitability of these modern orchard methods, points a moral that owners of neglected orchards should feel the force of. At the present time many orchards in southern New Hampshire are annually attacked by the canker-worms, in addition to the ordinary enemies of the fruit and foliage, and the constant repetition of this searing of the leaves must lead soon to the death of the trees.

In the present paper I have attempted so to summarize existing knowledge concerning the agencies injuring these orchards and the methods of combatting them that the reader who so desires can begin an intelligent and successful campaign against them.

INSECT ENEMIES OF THE FOLIAGE.

The most dangerous insect now at work on the foliage is the CANKER-WORM—a pest which at frequent intervals during the last century has been destructive to the orchards of New England. This is the brown looping worm, resembling *f* in Fig. 1, which eats off the surface of the leaves, causing a badly

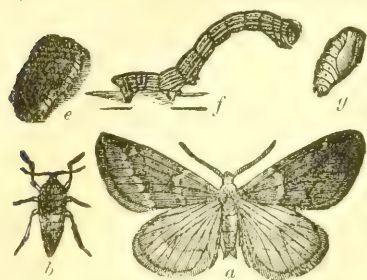


FIG. 1. Canker worm; *e*, eggs; *f*, larva; *g*, pupa; *a*, male moth; *b*, female moth.

infested tree to look brown and seared as if scorched by fire. These worms hatch from small cylindrical eggs deposited in flat masses (*e*) on the bark of the tree. They usually hatch before the leaves are fully developed and continue feeding for several weeks. They then are full-grown, and have done their mischief.

They now descend to the ground, where, slightly beneath the surface, they change to the pupa or chrysalis state (*g*) when they are quiet, legless objects, entirely different from the caterpillar stage. They remain in this condition some time before emerging as moths. The two sexes of these moths differ greatly: the male (*a*) has large, well developed wings, while the female (*b*) is wingless. The latter is of an ash-gray color. On emerging from the chrysalis she crawls to the base of the tree, and ascends some distance; here the male finds her, and, after mating, she begins the deposition of eggs. These are generally placed on the twigs or branches of the tree.

It has been demonstrated over and over again that canker-worms can readily be destroyed by spraying the infested trees with Paris green or London purple, in a manner to be fully described on a later page.

Next to the canker-worm the most conspicuous insect enemy of apple foliage at present attacking New Hampshire orchards is the TENT CATERPILLAR—a pest only too familiar to every wanderer along New England highways during recent years. This is the creature that constructs the silken tent-like nests so

often seen in spring on the branching limbs of apple and wild cherry trees. Its life-history is as follows:

The eggs are deposited during July in compact masses of two hundred or three hundred each (Fig. 2, *c*), and are covered with a peculiar varnish. The following spring the eggs hatch into caterpillars that feed upon the foliage and make a silken tent in a fork of the twigs. The caterpillars retire to the tent at night, and during cold and wet weather, and when not feeding. They become full-grown in about six weeks (*a*, *b*), and are nearly two inches long, with a hairy body ornamented with a distinct white stripe along the middle of the back, on each side of which are numerous short, yellow, longitudinal lines. The sides are partially covered with paler lines, spotted and streaked with blue, while the lower surface of the body is black. They then leave the tree and crawl about in search of a suitable shelter to pupate in. Having found this—beneath a board, or in the cracks of a fence—they spin an oval, silken cocoon (*d*), yellow when completed, within which they change to pupæ. In two or three weeks the reddish-brown moths (*f*) come forth. These pair and in a short time deposit the clusters of eggs, after which they soon die.

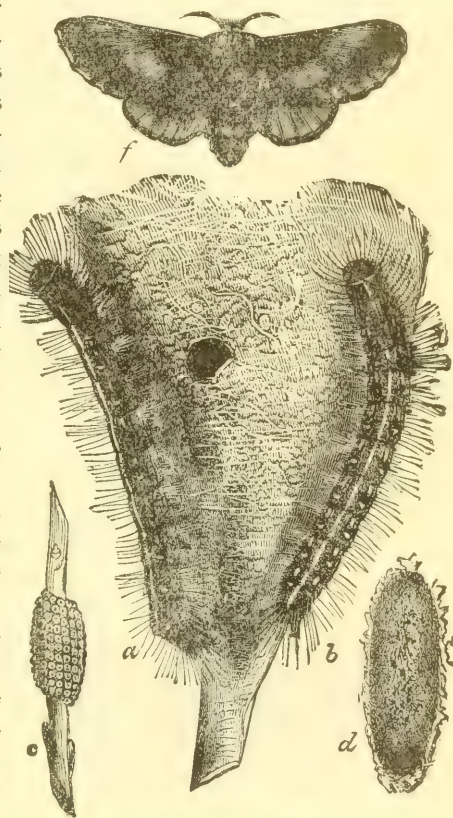


FIG. 2. Transformations of the Tent Caterpillar.

These pests are easily destroyed in many ways. The negligence which has permitted them to increase to the extent they are now present is greatly to be deplored. When the nests are small the caterpillars may easily be crushed by the gloved hand, or sponge, or cloth on the end of a pole. Saturating the cloth or sponge with kerosene adds to the efficiency. Where the branch infested is small and unimportant it may be cut off and trodden under foot. Kerosene torches are often used, but are liable to injure the tree. The caterpillars when young are easily destroyed by spraying with Paris green. The nests should be destroyed when the caterpillars are "at home," early in the morning or in the evening, or sometimes at noon.

The work of few insects is more universally known than that of the FALL WEB-WORM. Late in summer and early in autumn the conspicuous, unsightly webs of this pest may be seen in nearly every orchard and hedgerow over a large portion of the United States. The adult is a pretty white moth (Fig. 3, *c*), which deposits eggs on the leaves of various trees

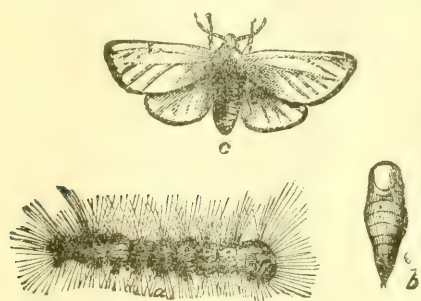


FIG. 3. Fall Web-worm; *a*, larva; *b*, pupa; *c*, moth.

early in summer. These soon hatch into young caterpillars that begin at once to spin a protective web. The young worms are of a pale-yellow color, sparsely covered with hairs, and have a black head and two rows of black marks upon the body. They feed upon the parenchyma of the fol-

iage, leaving the network of veins, and grow quite rapidly, enlarging the web as they develop. By the time they are full grown a single lot of them will destroy the foliage of a good-sized branch, making it very conspicuous on account of the web-like covering. At this time the larvæ are a little more than an inch long (*a*), with the body densely clothed with yellowish hairs. They now leave their nests and descend to the ground, where just beneath the surface, or under some suitable shelter above the surface, they spin slight, silken cocoons,

within which they change to the chrysalis state. The webs of this insect are so conspicuous that it is an easy matter to cut them off and burn or crush the larvæ. This is a simple remedy, and the earlier it is done, the better. The pest may also be destroyed by spraying with London purple or Paris green when the larvæ are young.

INSECT ENEMIES OF THE FRUIT.

The CODLING MOTH or APPLE WORM is the most destructive insect affecting the fruit of New Hampshire apple trees. Certain early varieties are more seriously injured by the APPLE MAGGOT or RAILROAD WORM, but in the case of the valuable winter varieties the former insect is the more injurious.

The life-history of the Codling Moth is as follows:

The small, chocolate moth (Fig. 4, *g, f*) deposits its eggs in spring in the blossom end of the young apple (*b*) before the latter has turned down on its stem. From the egg there

hatches a minute worm or caterpillar, which nibbles at the skin of the fruit and eats its way toward the core. Here it continues feeding as the apple develops, increasing in size until at the end of three or four weeks it is about three-fourths of an inch long, and appears as represented at (*e*). It has now finished its

caterpillar growth, and, leaving the apple, finds some crevice in the bark

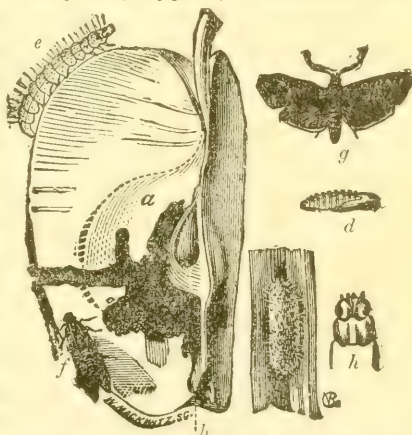


FIG. 4. Codling Moth: *a*, injured apple; *b*, place where egg is laid; *e*, larva; *d*, pupa; *i*, cocoon; *g, f*, moth; *h*, head of larva.

where it spins a rather slight silken cocoon in which it changes to a pupa. It remains in this condition about a fortnight, when it emerges as a moth like the one by which the original egg was laid. Thus the life-cycle is completed. There are at least two broods in a season.

The practical experience of a large proportion of the commercial orchardists of America, extending over a period of several years, has abundantly demonstrated that the injuries of this pest can be prevented at slight expense. By means of the spraying-machine the fruit-grower is able to place in the calyx ends of the young apples a few particles of poison, so that when the newly hatched worm nibbles at the skin, the chances are that it will eat one of these particles, and thus cut short at the outset its own career. To do this the fruit-grower usually mixes a quarter of a pound of London purple or Paris green with a barrel of water, and then, having the barrel in a wagon, he drives along the rows of apple trees just after the blossoms have fallen off, and *sprays* them. The little particles of poison are thus distributed over the tree in a fine mist, and when the water in which they are suspended evaporates, they are left high and dry upon the leaves and fruit, where they remain for several weeks, a menace to insect enemies, until the combined action of rain and dew, wind and sunshine, dissipates their poisonous properties. The first brood of worms being thus destroyed, there is no necessity, usually, to spray for the second brood; because, their would-be parents having died in infancy, the worms of the second brood do not appear upon the scene.

Instead of spraying with Paris green or London purple alone it is better to use a combination of one of these and the Bordeaux mixture so as to destroy both the insect and fungous enemies of the fruit.

The work of the APPLE MAGGOT is at once distinguished from that of the Codling Moth by the fact that while the latter is largely confined to the region of the core, the Apple Maggot feeds indiscriminately through the pulp of the fruit, burrowing in every direction, as represented at Fig. 5. The larvæ themselves are also different, that of the Codling Moth having six legs, while the Apple Maggot is footless.

The adult of the Apple Maggot is a two-winged fly that appears early in summer and deposits eggs in the partially grown apples. These eggs are inserted, one in a place, through the skin of the fruit. In a few days they hatch into maggots that tunnel the fruit in all directions, becoming full grown in five or

six weeks, when they are whitish or greenish white, and about a quarter of an inch long. They then leave the fruit, and generally go into the soil an inch or less, where they change to the pupa state. They remain in this condition until the following summer, when they emerge as flies again.

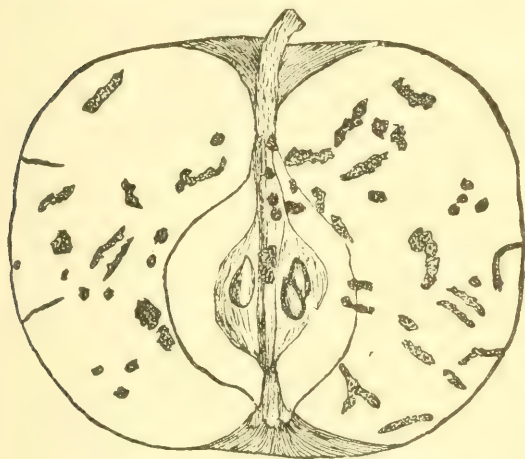


FIG. 5. Apple cut open, showing injury of Apple Maggot.

As a rule, having, however, many exceptions, the Apple Maggot seems to be more liable to infest early than late varieties of apples. The only thorough-going remedy is that of destroying infested fruit, especially wind-falls. Observations made in

Maine by Professor Harvey show that the flies travel little from tree to tree, or orchard to orchard, so that "the checking of the pest is largely an individual matter, to be worked out independently in each orchard." Unfortunately this insect cannot be destroyed by spraying.

Growing apples are also liable to injury by small snout beetles called Curculios, especially the PLUM CURCULIO. These insects cut holes in the skin of the fruit, in which they deposit eggs. The effect of such injury is to cause the apples to become dwarfed, gnarled, and one-sided as shown in Fig. 6. Spraying with a combina-

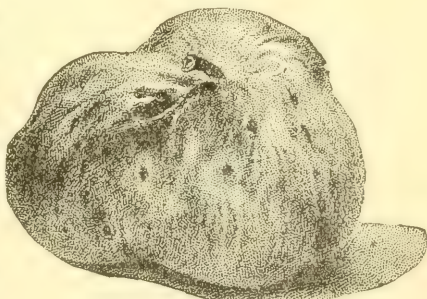


FIG. 6. Apple injured by Curculio.

tion of Paris green or London purple and the Bordeaux mixture will prevent this.

FUNGOUS ENEMIES.

Besides these various insects the apple orchards of New Hampshire have been invaded by myriads of the small parasitic plants called fungi, which develop at the expense of the tissue of leaf and fruit causing blight and decay. The most destructive of these fungous diseases is the well known apple scab. This is due to a fungus which produces the familiar scabby spots upon the fruit, and also attacks the leaves and green shoots. It first appears on the leaves in the shape of smoky, greenish spots, more or less circular in outline. These gradually enlarge, and frequently several of them run together, so as to form good-sized blotches; and as they grow older their color darkens, finally becoming almost black. The upper surface of the leaf is generally the one infested. Immense numbers of spores are produced on these blackened spots of the leaf and fruit, forming most abundantly during cool, wet weather. By means of these spores the fungus reproduces itself; they are carried from leaf to leaf and fruit to fruit by wind and rain, and, germinating, start the disease in a new situation. The spores pass the winter on stored fruit, fallen leaves, the bark of twigs, branches and trunks, and various other places; and in spring start the disease again.

It has been repeatedly demonstrated that this apple scab may be prevented by spraying with the Bordeaux mixture. Fruit so sprayed is much larger and of better quality than that not sprayed.

The trunks and branches of old apple orchards are generally more or less covered with moss-like LICHENS. These peculiar plants grow in a great variety of situations, and while they are not supposed to be directly parasitic on the trees it is believed that they interfere with their most vigorous development. Recent experiments have shown that these also are destroyed by spraying with the Bordeaux mixture.

SPRAYING MIXTURES.

Copper Sulphate Solution.—For spraying trees in early spring *before the leaf-buds open*, a simple solution of copper sulphate made by dissolving 1 pound of this substance in 40 or 50 gallons of water is used. This solution would injure foliage were it out, but is all right when applied to the dormant trees. The object of the application is to destroy the winter stages of the fungus of apple scab and other diseases.

Bordeaux Mixture.—This may be made by dissolving 4 pounds of sulphate of copper in 2 gallons of hot water, then pouring it into the barrel or tank used in spraying, and holding 40 or 50 gallons, the latter being half or two thirds full of cold water. Then slake 4 pounds of *fresh* lime in a pail or tub holding 4 or 5 gallons. Pour the lime-water thus made into the barrel, straining through a rather fine sieve as it goes in, and if the lime has not all slaked pour more water on and empty it again into the barrel. Now fill the barrel up, so that there are 40 or 50 gallons of water to the 4 pounds of copper sulphate and 4 pounds of lime, and your Bordeaux mixture is prepared, and ready to be sprayed upon the trees.

Granulated or powdered copper sulphate should be purchased in preference to the crystallized form, because it dissolves so much more readily. In preparing the solution, vessels of earthenware or wood must be used, as the copper sulphate *corrodes tin and iron*.

TREATMENT.

The first essential to the treatment of a neglected orchard is a proper pruning of the trees. This gives free access of light and air, and makes the application of spraying mixtures less wasteful and more effective. The refuse gathered in pruning should be burned.

After the orchard is properly pruned, the following seasonal treatment may be made :

1. Early in spring, before the leaf-buds begin to swell, spray the trees and trunks with the simple solution of sulphate of copper; or else in spring, just before the leaf-buds open, spray thoroughly with the Bordeaux mixture.

2. Just before the blossoms open, spray with the Bordeaux mixture.

3. Just after the blossoms have fallen, spray again with the Bordeaux mixture, adding four ounces of London purple or Paris green to every barrel of the Bordeaux mixture, to destroy apple-worms of various kinds.

4. Ten days or two weeks later spray again with the Bordeaux mixture and London purple or Paris green combination.

If properly carried out this treatment will prove effective against nearly all the enemies above discussed except the apple maggot and fall web-worm. The expense will be very little, and the crop of apples greatly improved.

A great variety of spraying machines are now on the market, and advertisements of dealers will be found in any agricultural paper. In buying pumps, be sure the working parts are of *brass*, as copper combinations corrode iron.

EXPERIMENTS WITH MANURES AND FERTILIZERS

BY GEORGE H. WHITCHER.

Bulletin No. 21.

The experiments recorded in this Bulletin are in part the results obtained at Hanover, N. H., previous to the removal of the Experiment Station to Durham, and in part results at the latter place.

The term *manures* applies to farm-yard manures, and in this case means the mixed manure from cows, young stock, and pigs, with the ordinary amount of absorbents,—such as straw, sawdust, etc. The term *artificial fertilizers* means either the prepared or *commercial* fertilizers, or chemical fertilizers such as are prepared or mixed on the farm.

NATURAL MANURES.

The manure produced by farm animals varies considerably in value, according to the richness of the food, also from the kind of animal producing it, as well as the condition in which the animal is; but by far the most important factor affecting the quality of manure is the manner of *collecting* and *keeping*.

About one half of the value of the manure from an ox or cow is found in the liquid excrement, hence at the outset it becomes necessary to adopt some plan by which this may be saved. The common, and probably the best, plan is to use absorbents, which will readily take up this liquid and save it; but the nitrogen contained in liquid manures is easily fermentable, and when fermenting gives off ammonia, and as this nitrogen represents more than *one third* of the total value of both the solid and liquid excrement, it at once becomes evident that it should be carefully managed, and it was in view of this tendency to loss from fermentation that the following experiments were carried on.

(a) Manure in masses is almost sure to ferment or heat. Some manure, like that from horses and sheep, is more prone to fermentation than other kinds; but all, if left for a long time in large quantities, is sure to develop more or less heat.

(b) All manures contain soluble plant food, and the percolation of water through masses of manure is sure to dissolve out, and, if possible, carry away, this plant food.

In view of these two facts, it becomes a question whether we should allow manure to collect long enough to allow fermentation to take place; and, secondly, whether any method which allows the rains to wash piles of manure should be tolerated by the careful farmer.

The tendency of water to dissolve out the really valuable parts of manure, and carry these constituents in solution, and the further tendency of soil to sort out this material, as the water filters through the soil, and retain it, are facts which also have a bearing on the solution of the problem of how to apply manures.

We are to consider then, first, *when to apply manure*; secondly, *how to apply it*; and, thirdly, *how much to apply*.

SPRING OR FALL APPLICATION OF MANURE.

In Bulletin 6 of this station, page 5, two acres of land are reported on, one having 6 cords of manure on the surface in the fall, the other having 6 cords in the spring.

	Sound corn.	Soft corn.	Fodder.
The yield was { Fall manuring,	3,070 lbs.	754 lbs.	6,066 lbs.
{ Spring " "	1,690 "	1,084 "	5,271 "

In the fall of 1887 five acres of land were divided into two parts. To one part 35 loads of manure were applied on the surface; the following spring an equal amount was applied to the other half, and the whole planted to ensilage. The yield was not large, as several varieties of corn were planted, three of which did not prove well suited to the climate.

The fall manured half yielded	.	.	.	.	58,530 lbs.
The spring " " "	.	.	.	.	57,605 "

The difference here is not great, and can hardly be said to give positive evidence for or against either method.

In the fall of 1888 two half acres of land were taken and plowed at the same time. August 20 to one of these was applied, after plowing, $3\frac{1}{2}$ cords of manure, or 10 common cart loads. The other was left until spring, May 20, 1889, and had applied to it $3\frac{1}{2}$ cords of manure. Each half acre received the same treatment and seed, and they were harvested at the same time, with the following results :

Fall manured (spread on surface in Aug.),	yield of ensilage per acre,	16.48 tons.
Spring " " " May), " " "		11.72 "

Cuts Nos. 7 and 12 show ten average stalks bunched from each lot. No. 7 gives the fall manured, and No. 12 the spring manured.

Another pair of half-acre plots, where twice as many cords of manure were used, namely, 7 cords or 20 cart loads, gave the following results :

Fall manured (plowed in), cut No. 6, yielded	.	23.17 tons.
Spring " " 2, "	.	24.50 "

Here we have an experiment where the spring-applied manure gave best results. The plowing in of fall-applied manure on sod land is not to be recommended, and the results above recorded are no more than might have been expected, since it gave no chance for frost and rain to pulverize and distribute the manure.

HOW SHALL WE APPLY MANURE?

There was a time when it was regarded as settled that the losses from manure were through the air, that is, that the escape of ammonia was the great thing to be guarded against, and, indeed, under the then prevailing custom of allowing manures to heat,—either in piles in the yard, or, worse still, in the large heaps that were so often and are now occasionally seen where the manure has been drawn from the barn to the field, to be stored unprotected until the season for planting—this was true. Here the most favorable conditions possible for fermentation, and the attendant formation of ammonia compounds from the liquid part of the manure, are to be found, and here it is that the manure is really wasted in the air ; but, aside from this inexcusable

method, the management of manure can hardly be planned so that the loss will be through the air, but rather will it result from the downward passage of soil waters. The drainage water from our fields carries fertility away, not rapidly, it is true, but appreciably, and it is the brook that wanders through our fields, and not the winds that blow over them, that rob our manured and unmanured fields of their fertility. With this view of the case, we should so place our farm-yard manure that it shall have just as much soil as possible to filter through.

Rain falling on a field, whether the field is level or considerably sloping, tends first of all to enter the soil, just as water falling on a sponge is absorbed, and the filtering away of this water causes it to flow along through the soil, not over its surface. There are exceptions; a field may be so steep that a heavy rain-fall will rush down its surface and mechanically carry away soil and manure, or the land may be so full of water that rain-water does not freely filter through it, but even then the surface water is bound to crowd out that already in the soil; so that the exceptions, while existing, are not to be considered as of more importance than the general run of cases.

Surface manuring is the logical result of a study of the facts relating to fertilizing in general, but by surface manuring I do not mean that the manure should be allowed to remain *on* the very top of the soil, but rather that it should be mixed with the top two or three inches of soil, and the more intimately it is mixed, the better. And right here is where *fall surface* manuring derives its chief advantage.

I have repeatedly seen as high as forty loads of coarse green manure spread on the surface of an acre of land in the fall. To have harrowed this quantity in so that little or no manure should have been left in sight, would have been an impossibility with any form of harrow that we now have; and yet after the fall rains, the winter snows and frosts, and the spring rains had worked on that manure, an ordinary harrowing would completely incorporate it into the soil: in fact, the elements had themselves mixed the plant food with the soil, and the manure had become pulverized and as fine as compost, and with none or very little of the loss that results from rotting

or composting as ordinarily practised. Returning now to our experiments, I will quote from Bulletin 6, page 5, New Hampshire Experiment Station,—

	Sound corn.	Soft corn.	Fodder.
One acre, manure plowed in, fall applied,	2,690	935	5,555
“ “ on surface “	3,070	754	6,066

From our 1890 experiments,—

	Manure per acre.	Yield per acre.
Surface manured, cut 5 .	14 cords manure .	24.70 tons ensilage
Plowed in, “ 6 .	14 “ .	23.17 “
Surface manured, “ 7 .	7 “ .	16.48 “
Plowed in, “ 8, .	7 “ .	16.13 “

These experiments do not show as marked differences as are often obtained, for the reason that in most cases an excessive amount of manure was used, far more than the crop could utilize.

HOW MUCH MANURE CAN WE USE?

No precise answer can possibly be given to this question, for the limit is set by the kind of crop and the nearness to market.

There is an amount of manure or fertilizer that can be used to greatest profit; then we may increase this amount and get increased crops, but the value of the increase is not in proportion to the cost of the additional manure; or we may use less, but not to as good advantage. In general the greater the market value of the crop, the greater the amount of manure that can be profitably used, and hence we cannot lay down any general rule that will apply equally to the general and special farmer.

There is another difficulty in the way of even experimentally determining how much fertilizer or manure can profitably be used, and that is the uncertainty as to the value of the manure left in the soil after the first crop is taken off. In the experiments above given, two widely varying amounts of manure were used. One, 7 cords or 20 common loads per acre, is about what our best farmers use in mixed farming; the other, 14 cords or 40 loads, represents very high manuring, so far as the common lines of farming are concerned. Take the half-acre plots represented by cuts 6 and 8: the former had \$42 worth of

manure, while the latter had only \$21 (this is at the comparatively low price of \$3 per cord) ; the investment of \$21 gave a gain over no manure (plot 9) of 11.44 tons of ensilage, or the cost of manure per ton of ensilage for the first 20 loads was \$1.83. Now when we apply an additional 20 loads to the same land, we get as the increase due to the last amount of manure, the difference between the yield of plot 6 (23.17) and plot 8 (16.13), which is almost exactly 7 tons, or a ton for \$3 worth of manure. Now, so far as this evidence goes, it is plain that 20 loads were profitable, while the additional 20 were not.

But the question comes up, How about the residue left in the soil in these two plots? This question cannot be answered, for many reasons. First, we know very little of the availability of the plant food in the manure ; second, we know next to nothing of the amount lost in the drainage water ; third, we have no knowledge as to the condition of the plant food that is thus left in the soil. Without doubt some portion of it is rendered insoluble by the action of the soil, thus making it of no more value than the unavailable plant food which most soils contain in considerable quantities.

In general, I do not believe that more than from 15 to 20 loads (5 to 7 cords) of manure can be advantageously used on our field crops, like corn, oats, barley, and grass ; and I do not believe that 40 loads of manure (14 cords) can be applied to two acres with more profit than to one acre.

SUBSTITUTES FOR FARM-YARD MANURE.

The subject of chemical fertilizers has been carefully studied by this station, and the results can be found in Bulletins 5, 6, 10, and 12 ; but as new results are year by year being added, a short statement will not be out of place in this bulletin.

The results of all our work show, without exception, that New Hampshire soils are more in need of potash than any other element of plant food, and consequently, that we may so compound our fertilizers that better results shall follow their use than is possible with the average fertilizer found in our markets, and this the farmer is enabled to do by buying his

crude fertilizing chemicals and mixing as his soil and crops require.

Any farmer in this state may, if he will, purchase these chemicals of the wholesale dealers or fertilizer manufacturers, and he is then in position to adapt his fertilizers to the crops and soil he is dealing with.

A compilation of all our results thus far obtained gives us the following table, in which one may see at a glance the relative profit resulting from the use of chemicals and the best prepared fertilizers:

On Hanover farm \$1 invested in prepared fertilizers gave increased crop, valued at \$1.80.

On Hanover farm \$1 invested in chemical fertilizers gave increased crop, valued at **\$2.80.**

On ten New Hampshire farms, coöperative test, \$1 invested in prepared fertilizers, on corn, gave increased crop, valued at \$0.74.

On ten New Hampshire farms, coöperative test, \$1 invested in chemical fertilizers, on corn, gave increased crop, valued at **\$1.71.**

On ten New Hampshire farms, coöperative test, \$1 invested in prepared fertilizers, on sweet corn, gave increased crop, valued at \$2.91.

On ten New Hampshire farms, coöperative test, \$1 invested in chemical fertilizers, on sweet corn, gave increased crop, valued at **\$3.03.**

On ten New Hampshire farms, coöperative test, \$1 invested in prepared fertilizers, on potatoes, gave increased crop, valued at \$2.07.

On ten New Hampshire farms, coöperative test, \$1 invested in chemical fertilizers, on potatoes, gave increased crop, valued at **\$4.20.**

On ten New Hampshire farms, coöperative test, \$1 invested in prepared fertilizers, on potatoes, gave increased crop, valued at \$4.20.

On ten New Hampshire farms, coöperative test, \$1 invested in chemical fertilizers, on potatoes, gave increased crop, valued at **\$6.05.**

These results represent more than 500 individual tests, and it cannot be that the results thus obtained are accidental: they rest on some law, and from a study of the conditions of the experiments we are brought to the conclusion that the prepared goods are deficient in potash. The following table shows the per cents. of nitrogen, phosphoric acid, and potash in the combinations of chemicals that in actual practice have proved best:

Nitrogen per cent.	Phos. acid per cent.	Potash per cent.
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Best results on plots at Hanover came from mixtures

containing	2.5	5.75	25.0
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COÖPERATIVE SERIES.

	Nitrogen per cent.	Phos. acid per cent.	Potash per cent.
Best results on seven New Hampshire farms (husked corn)	4.7	9.0	10.7
Best results on seven New Hampshire farms (fodder)	2.3	9.5	11.9
Best results on potatoes	2.3	11.6	7.1
Best results on sweet corn	2.1	10.8	11.0
Best results on ensilage . . . . .	.0	4.0	24.0
Best results on potatoes (2d series)	2.8	9.7	12.4
Average composition of mixtures of chemicals that have produced best results	2.4	8.6	14.6
Average composition of fertilizers sold in the state	3.0	12.0	3.0

RELATIVE EFFICIENCY OF CHEMICALS AND FARM-YARD MANURES.

Can chemical manures compete with farm-yard manures? Will they hold out?—These are questions that are asked hundreds of times every year by careful farmers.

The experiment begun at Hanover in 1885, and reported on at times as the work progressed, is now completed, the full rotation having been accomplished the year before the station was moved from that town.

Two acres of land, from a field of six acres, were selected for this experiment. The land had produced hay for three years previous to 1885; oats and sugar-beets had preceded the hay.

The third acre had 13 loads of manure plowed in and 9 loads harrowed in, or in cords this would be 5.6 cords plowed in and 3.8 cords on surface, or 9.4 cords in all, which would sell, as it lay under the stables, for \$33. This manure was from fattening steers, well fed with hay, straw, cotton seed, and corn meal. The fourth acre had yearly applications of chemical fertilizers, mixed as follows:

Dissolved bone-black	346 lbs.
Muriate of potash	150 "
Sulphate of ammonia	55 "

The average cost of this mixture has been \$11, and as there have been three applications since 1885, it follows that each acre has received \$33 worth of fertilizer; the third having

\$33 worth of manure, and the fourth \$33 worth of chemicals. The first year the crop was corn, the second year corn, the third oats, and the fourth, fifth, and sixth, grass.

The following table shows the yield of each acre for each year, and also the value of the crop, assuming 80 pounds of corn as harvested to be worth 60 cents, 34 pounds of soft corn 10 cents, and fodder 30 cents per hundred, oats 50 cents per bushel, straw 30 cents per hundred, and hay \$10 per ton :

		Third acre,— manure.		Fourth acre,— chemicals.		Total yield with manure.	Total yield with chemicals.
		1885.	1886.	1885.	1886.		
Corn	{ Sound *.....	112 bu.	83 $\frac{3}{4}$ bu.	97 bu.	82 $\frac{3}{4}$ bu.	195 $\frac{3}{4}$ bu.	179 $\frac{3}{4}$ bu.
	{ Soft.....	16 $\frac{1}{2}$ bu.	27 bu.	15 bu.	24 bu.	43 $\frac{1}{2}$ bu.	39 bu.
	{ Fodder.....	4,835 lbs.	4,435 lbs.	5,352 lbs.	4,927 lbs.	9,270 lbs.	10,279 lbs.
	{ Value.....	\$49.75	\$41.12	\$46.65	\$42.00	\$90.87	\$88.65
		1887.					
Oats	{ Grain †.....	43 bu.		47 $\frac{1}{2}$ bu.			
	{ Straw.....	4,535 lbs.		5,267 lbs.			
	{ Value.....	\$35.10		\$39.55		\$35.10	\$39.55
		1888.					
Hay	{ Yield.....	5,880 lbs.		6,202 lbs.			
	{ Value.....	\$29.40		\$31.01		\$29.40	\$31.01
		1889.					
Hay	{ Yield.....	4,200 lbs.		4,800 lbs.			
	{ Value.....	\$21.00		\$24.00		\$21.00	\$24.00
		1890.					
Hay	{ Yield.....	3,700 lbs.		2,800 lbs.			
	{ Value.....	\$18.50		\$19.00.		\$18.53	\$19.00
Total crop for six years						\$194.87	\$202.21
Excess of value produced by chemicals.....						\$7.34	

* Sound corn, 40 lbs. per bushel; soft corn, 34 lbs. per bushel.

† Oats, 32 lbs. per bushel.

Plots on which no manure or chemicals were used for the same six years, gave us crops valued at \$128.77, so that we have a gain of crops on the manured acre valued at \$66.10, and this is the result of investing \$33. On the acre fertilized with chemicals the excess is valued at \$73.44.

This experiment I regard as a safe one for farmers to study, as it was on a large scale, and under the most favorable circumstances so far as the uniformity of soil and treatment were concerned.

In the series of experiments represented by the cuts in this bulletin made in 1889-'90, we have a comparison of the efficiency of chemicals, prepared fertilizers, and manure, on land which had been fertilized with ashes either in 1879 or 1880 and had since been in grass.

PREPARED FERTILIZERS, CHEMICALS, AND ASHES COMPARED.

	Cost.	Yield.
Plot 1 had the follow- ing chemicals { dissolved bone-black, 404 lbs., { muriate of potash, 122½ lbs., { sulphate of ammonia, 86 lbs.,	\$12.25	19.85 tons.
* Plot 14, the same as plot 1	12.25	16.01 "
Plot 13 had 680 lbs. of Bowker's Hill and Drill Phos- phate	12.25	16.93 "
Plot 10 had 244 bushels of leached ashes	12.25	16.88 "
Plot 11 had 98 bushels of whole ashes	12.25	13.60 "

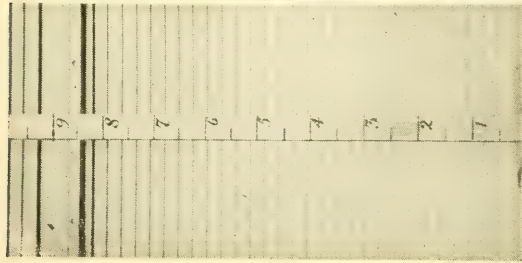
The amount and cost of the fertilizer above is per *half* acre, but the yield is computed per acre, as we are more accustomed to think of the amount we produce per acre.

MANURE AND ARTIFICIAL FERTILIZERS.

Plots 10-14 form a series which may be studied by themselves, and as the yields of 10, 11, 13, and 14 do not vary greatly, except 11, we will average them and compare them with No. 12, which was spring manured.

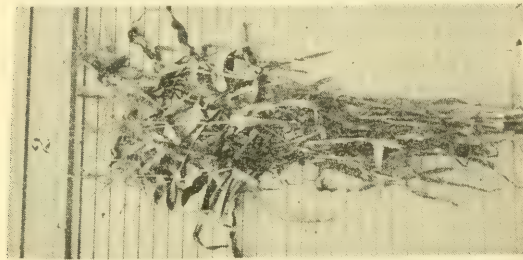
Fertilized with.	Cost per acre.	Tons.
Plot 10, leached ashes,	\$12.25	average yield, 15.85
" 11, whole ashes,		
" 13, Bowker's H. and D. Phosphate,		
" 14, chemicals,		
" 12, 3½ cords of manure,	12.25	yield, 11.72
Gain in favor of artifical fertilizer,		4.13

* Plots 10 to 14 had some six or eight years previous to this experiment been fertilized with ashes.



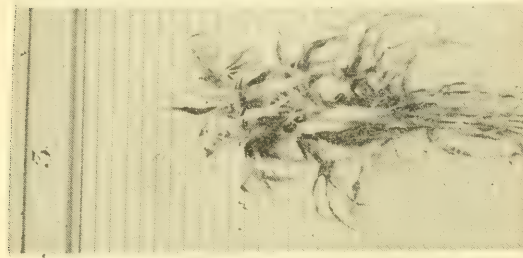
Chemicals.

D. B. B., 404 lbs.,
M. P., 122 1-2 lbs.,
S. A., 86 lbs.,
1,986 tons ensilage.
Cost of fertilizer, \$12.25 per
half acre.



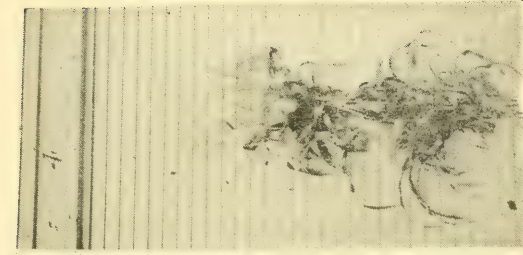
Spring manured.

Plowed in 14 cords per
acre,
24.5 tons ensilage.
Cost of fertilizer, \$24.50 per
half acre.



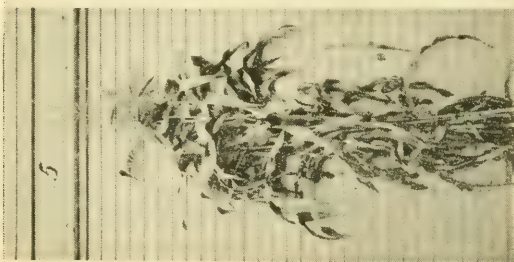
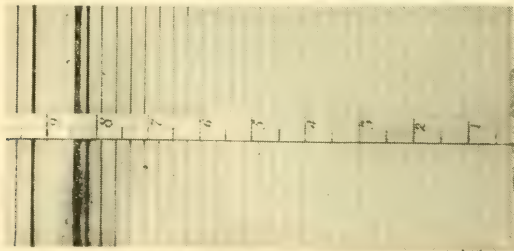
Manured on snow.

Feb. 15, 1889, 14 cords per
acre,
16.11 tons ensilage.
Cost of fertilizer, \$24.50 per
half acre.



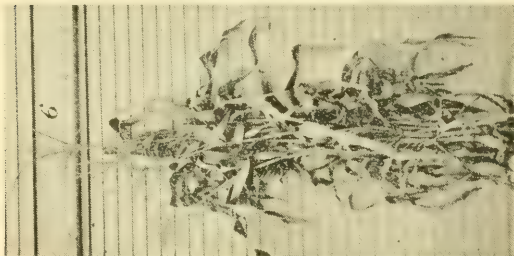
Manured on snow.

Feb. 11, 1889, 7 cords per
acre,
10.18 tons ensilage per acre.
Cost of fertilizer, \$12.25 per
half acre.



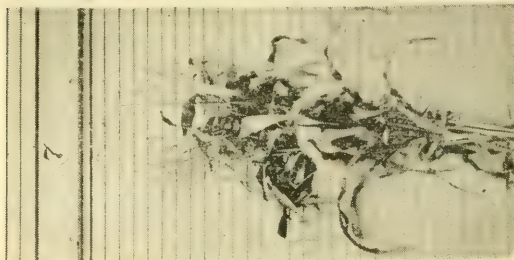
Fall manured.

Surface,
14 cords per acre,
24.70 tons ensilage.
Cost of fertilizer, \$24.50.



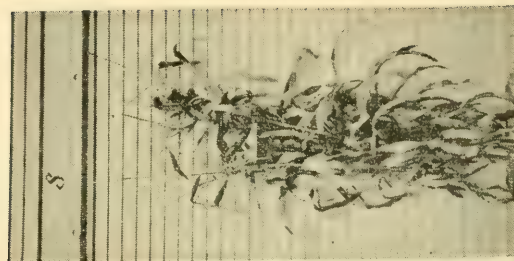
Fall manured.

Plowed in,
14 cords per acre,
23.17 tons ensilage.
Cost of fertilizer, \$24.50.



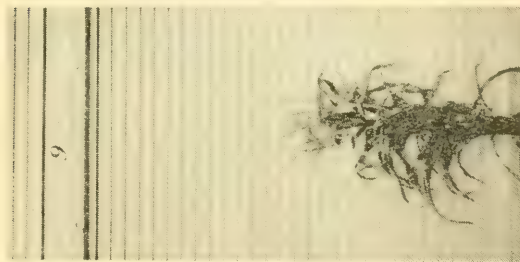
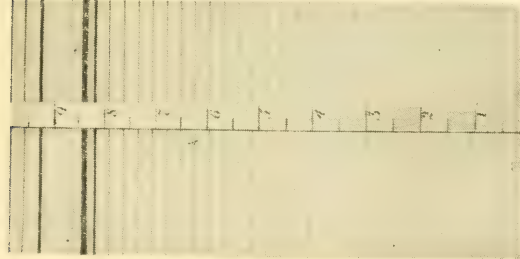
Fall surface-manured.

7 cords per acre,
16.48 tons ensilage.
Cost of fertilizer, \$12.25.

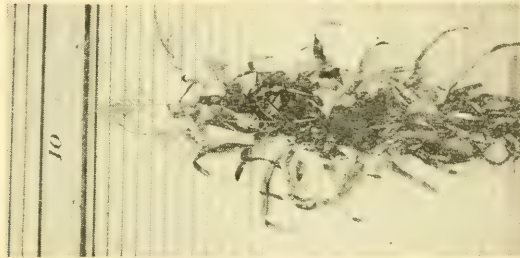


Fall manured.

Plowed in,
7 cords per acre,
16.13 tons ensilage.
Cost of fertilizer, \$12.25.



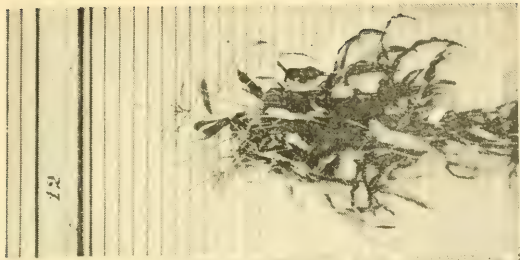
No manure or chemicals.
4.69 tons ensilage.



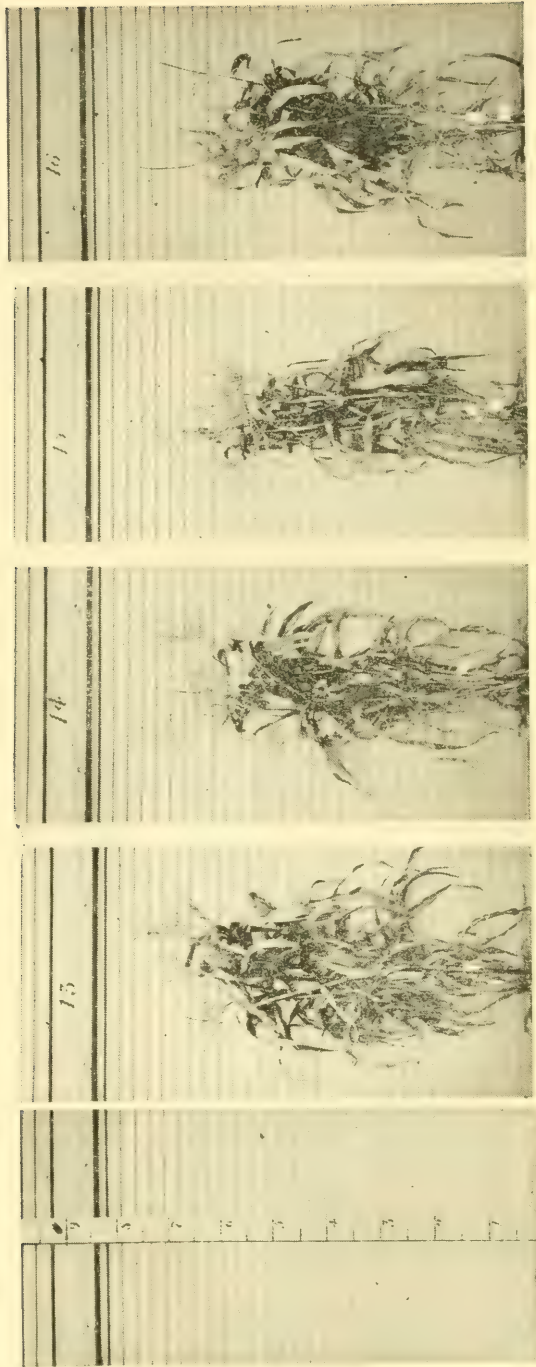
Leached ashes.
244 bushels,
16.88 tons ensilage.
Cost of fertilizer, \$12.25.



Whole ashes.
98 bushels,
13.6 tons ensilage.
Cost of fertilizer, \$12.25.



Spring surface manured.
7 cords per acre,
11.72 tons ensilage.
Cost of fertilizer, \$12.25.



Bowker's Hill and Drill.
680 lbs. per acre,
16.93 tons ensilage.
Cost of fertilizer, \$12.25.

Chemicals.
D. B. B., 404 lbs.,
M. P., 122½ lbs.,
S. A., 86 lbs.,
16.01 tons ensilage.
Cost of fertilizer, \$12.25.

This is, however, the gain over manure spring applied. If we take plot 7, where \$12.25 worth of manure was fall applied, we get a yield of 16.48 tons, a gain of 0.63 tons in favor of manure.

Or, take plots 1, 4, 7, and 8, another series that may be compared, because the fertilizer used on each represents the same cost.

	Cost of fertilizer per half acre.	Yield per acre.
Plot 4, manured Feb. 11, 3½ cords per half acre,	\$12.25	10.18 tons.
" 7, " fall, " " "	12.25	16.48 "
" 8, " " " " "	12.25	16.13 "
Average		14.26 "
Plot 1, chemicals, { bone-black, 404 lbs. per half acre, } { muriate of potash, 122½ lbs. " } { sulphate of ammonia, 86 lbs. " }	12.25	19.85 "
Gain resulting from chemicals instead of manure . . .		5.59 "

In a series of experiments carried on at Durham, under the supervision of Mr. D. E. Stone, the following results were obtained :

	Cost per half acre.	Yield per acre.
Plot 2, (one half acre), 5 cords manure,	\$17.50	15.08 tons.
" 4, " " 10 " "	35.00	16.32 "
" 3, " " chemicals { dis. b. black, 162 lbs., } { mur. of pot., 50 " } { sulph. of am., 38 " }	5.00	13.56 "
" 6, " " Stockbridge manure, 250 lbs.,	5.00	8.13 "
" 7, " " Bowker's H. and D., 250 lbs.,	4.50	8.48 "
" 8, no fertilizer of any kind		5.46 "

In this series we see that the comparatively small amount of fertilizer used on plot 3, costing only \$5, gave a very creditable yield, even alongside of \$17.50 worth of manure; and that \$10 per acre gave an increased crop of 8.10 tons, or a ton at a cost of \$1.23, but this is on the assumption that all of the chemicals were used up last year, which will not prove to be the case.

CHEMICAL FERTILIZERS—HOW TO MIX AND USE.

WHAT THE CHEMICALS ARE AND WHAT THEY CONTAIN AND WEIGH.

				Weight per $\frac{1}{2}$ bu.
Dissolved bone-black	contains	16	per cent. soluble phosphoric acid,	30 lbs.
Muriate of potash	"	50	" actual potash,	34 "
Sulphate of ammonia	"	20	" nitrogen,	31 "
Nitrate of soda	"	15	" nitrogen,	44 "

STANDARD COMBINATIONS.

No. I. <i>For Corn.</i>			No. 4. <i>For Ensilage.</i>		
		lbs.			lbs.
Dissolved bone-black . . .	325		Dissolved bone-black . . .	250	
Muriate of potash . . .	100		Muriate of potash . . .	200	
Sulphate of ammonia . . .	75		Sulphate of ammonia . . .	50	
		<u>500</u>			<u>500</u>

V. <i>For Oats.</i> (Or use No. 1.)			No. VII. <i>For Hay.</i>		
Dissolved bone-black . . .	325		Dissolved bone-black . . .	225	
Muriate of potash . . .	125		Muriate of potash . . .	250	
Sulphate of ammonia . . .	50		Nitrate of soda . . .	25	
		<u>500</u>			<u>500</u>

IX. <i>For Potatoes.</i> (Following a manured crop.)			X. <i>For Potatoes.</i> (On poor ground.)		
Dissolved bone-black . . .	340		Dissolved bone-black . . .	300	
Muriate of potash . . .	160		Muriate of potash . . .	150	
		<u>500</u>	Sulphate of ammonia . . .	50	
					<u>500</u>

These chemicals are all dry, harmless substances, as easily mixed as corn meal, shorts, and middlings. The combinations are vastly superior to the prepared fertilizers on the market,

chiefly because they are entirely soluble and contain a *high per cent. of potash*.

The amounts are for one acre where no manure is used, and in *every case* on *planted* crops use either 300 or 350 pounds of the mixture broadcast, putting only from 150 to 200 in the hill or drill, and *do not let it come in contact with the seed*.

This cost, on an average, about as follows :

Dissolved bone-black	\$25-\$30 per ton.
Muriate of potash	42- 45 "
Sulphate of ammonia	78- 80 "

and may be bought of any fertilizer manufacturer.

CONCLUSIONS.

Manure applied in the fall to the surface, either of plowed or grass land, will, by the action of frost and rain, become so thoroughly pulverized and distributed through the soil that it acts more quickly, and is in better condition for plants to assimilate, than the same manure would be if applied in the spring.

The loss from evaporation and drainage (unless the surface is very steep) will probably be much less than the loss resulting from fermentation if the manure is allowed to accumulate in cellars or the washing if left in open yards.

On most soils, and for most crops, surface application is better than plowing in, and especially if manure is applied in the fall, but in any case, except for manure that is so coarse that it cannot be mixed with the soil by cultivation, it is a safe rule to keep the manure as near the surface as possible, and to have it as thoroughly mixed with the seed-bed as can be done. This carries with it the necessity of using only such bedding and absorbents as are of themselves fine or easily pulverized.

For our common field crops—corn, oats, rye, barley, potatoes, etc.—it is not profitable to use more than from 15 to 20 cart loads (5-7 cords) of manure per acre.

On an average, on New Hampshire soils and with general crops, \$1.00 invested in the best prepared fertilizers has given an increase of crop valued at \$2.34, while \$1.00 invested in the chemicals—dissolved bone-black, muriate of potash, and

sulphate of ammonia—has given an increase valued at \$3.56—a difference of \$1.22 in favor of, and due entirely to, the substitution of chemicals for prepared fertilizers, at equal cost.

This difference is due chiefly to the wrong properties of plant food in the prepared fertilizers, and more to the deficiency of potash than any other cause.

Prepared fertilizer gives . . .	{	phosphoric acid . . .	12.0	per cent.
		potash . . .	3.0	"
		nitrogen . . .	3.0	"
While the chemicals that give best result contain . . .	{	phosphoric acid . . .	8.6	"
		potash . . .	14.6	"
		nitrogen . . .	2.4	"

Chemicals properly mixed and used can and do give as good returns as farm-yard manure, and oftentimes better, and this in a six years rotation.

Leached ashes gave better results per dollar invested than whole ashes.

THE EXPERIMENT STATION OF THE NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS

IN ACCOUNT WITH
THE UNITED STATES APPROPRIATION.

1893.

DR.

To receipts from the Treasurer of the United States, as per appropriation for the year ending June 30, 1893, under the act of Congress approved March 2, 1887 \$15,000.00

CR.

By expenditure for,—

salaries	\$7,440.84
library	203.76
labor	2,358.59
live-stock	58.67
printing	145.73
stationery and postage	10.25
travelling	135.51
tools and machinery	1,065.87
trustees' expenses	13.00
field experiments	78.12
feeding experiments	1,058.69
chemicals and apparatus	684.82
fuel, gas, and water	27.15
insurance	706.00
permanent improvements	749.28
incidental expenses	257.52
furniture	96.20
	<hr/> \$15,000.00

This is to certify that as the authorized auditors of the New Hampshire College of Agriculture and the Mechanic Arts we have examined the accounts of the New Hampshire Experiment Station for the fiscal year ending June 30, 1893, and find them correct; that the above is a true balance sheet, corresponding with the said accounts; that the said accounts show that the sum of seven hundred forty-nine dollars and twenty-eight cents, and no more, was expended for permanent improvements, and that there is no cash balance.

CHAS. S. MURKLAND,
ALBERT DEMERITT,
JOHN G. TALLANT,

Auditors.

I hereby certify that the foregoing statement is a true copy from the books of account of the institution named.

FREDERICK SMYTH,
Treasurer.

ADDRESSES

AT THE

DEDICATION OF THE BUILDINGS

AND THE

Inauguration of the President.

DURHAM, AUGUST 30, 1893.

ORDER OF EXERCISES.

FORENOON.

Introductory remarks—Ex-Gov. B. F. Prescott, president of board of trustees.

Prayer—President Tucker of Dartmouth.

Music—Blaisdell's orchestra.

Report of building committee and delivery of buildings to state—Charles McDaniel, West Springfield.

Acceptance—His Excellency John B. Smith, governor.

Address—Nahum J. Bachelder, master of state grange and secretary of board of agriculture.

Dedicatory address—Hon. Joseph B. Walker, Concord.

Music—Blaisdell's Orchestra.

AFTERNOON.

Music—Blaisdell's orchestra.

Address—Hon. Lyman D. Stevens, Concord, ex-president of the college.

Delivery of keys to the president—His Excellency the governor.

Delivery of the seal of the college—Ex-Gov. B. F. Prescott.

Inaugural address—Rev. Charles S. Murkland, Ph. D., president of the college.

Music—orchestra.

Benediction.

INTRODUCTORY ADDRESS

BY EX-GOV. B. F. PRESCOTT, PRESIDENT OF THE BOARD OF
TRUSTEES.

Fellow-Citizens: I have been asked by my associates, the trustees, to preside during the exercises to-day. Without consuming time which properly belongs to others, I will, in a few words only, state the object of this gathering.

By an act of the legislature of 1891 the College of Agriculture and the Mechanic Arts was removed from Hanover to this town. That removal was in consequence of a princely gift of a citizen of Durham to the state, the object of which will be stated by others. The removal, which was at once entered upon, necessitated the erection and equipment of entirely new buildings, and the will of Benjamin Thompson, the benefactor, substantially fixed their location. The state, with its accustomed liberality when the object is a laudable one, appropriated \$100,000 towards these five buildings, and at the last session \$35,000 additional. With the first appropriation, and certain other sums derived from the sale of property in Hanover, the trustees addressed themselves to the great work assigned them. After careful examination of other and similar institutions, and conferences with men of known taste and reputation, the work was begun. In less than two years these buildings have been completed, and we invite the closest examination of each of them.

The architects have been painstaking and faithful, giving beauty and harmony in the external architecture, as well as convenient, spacious, well lighted and thoroughly ventilated rooms within. The contractors and builders have been thorough and careful in the construction, and we venture the assertion that no better constructed school buildings can be found

in the country, or more admirably equipped for the purposes for which they were designed, than these elegant structures of the New Hampshire state college. The constant coöperation of the professors was asked, and it was generously given in this work.

To an institution so admirably arranged, so pleasantly located, so fully supplied with able professors and instructors, with abundant support from the state and general government, and liberal gifts from generous benefactors, we invite the ambitious youth of our own and other states to avail themselves of the superior advantages offered by this college.

We welcome his excellency the governor and the honorable council to examine and receive this property. We welcome all others, and hope, after rigid inspection, they will carry away with them a favorable impression.

I will say a word for the trustees, who have had this great work in charge. They have been careful and watchful in the progress of the work, having only one object in view,—that in the erection and equipment of these edifices the strictest economy should be exercised, and that the state should have an institution as finely constructed and as completely arranged, as any in the country, and at a reasonable cost. How nearly they have accomplished that object they leave to the fair judgment of our citizens. In accordance with long-established custom, we meet to consecrate and dedicate this institution to the cause of sound learning and the elevation of our people.

After prayer by President William J. Tucker of Dartmouth college, Charles McDaniel, chairman of the building committee, was introduced, and, after making his report, he formally delivered the buildings to the state by presenting the keys to His Excellency Governor Smith.

REPORT OF THE BUILDING COMMITTEE

BY CHARLES MC DANIEL, WEST SPRINGFIELD.

It gives me pleasure to present a brief report of the work of the building committee, selected by the trustees of this college.

At the outset, it was found necessary to purchase certain pieces of land and buildings thereon, on the main road, for college use, for the sum of \$5,000.

Your committee examined the best and most approved school buildings in New England, which were equipped for similar work, before beginning the real work assigned them, which was the erection of buildings for the establishment of a College of Agriculture and the Mechanic Arts for the state of New Hampshire, upon the farm donated to the state by the late Benjamin Thompson of this town; and allow me to say that we hope you will find the result of the work satisfactory upon examination.

We secured the services of Prof. C. W. Eliot, of Boston, landscape architect, to assist in laying out our location. Mr. Blake, of Boston, was secured as hydraulic engineer upon the water-works. The architectural work upon the main and science buildings was put into the hands of four prominent firms for plans and specifications. The plans of Messrs. Dow & Randlett, of Concord, were selected, and the work entrusted to their care.

The architect for the work-shop was Mr. Edwin P. Ball, of Palmer, Mass., who is a specialist in that line of work.

Mr. Wm. M. Butterfield, of Manchester, was architect of Nesmith Hall, or the Experiment Station building, and Prof. G. H. Whitcher, director of the station, designed the barn and dairy building.

The contract for building the main and science buildings

was awarded to Messrs. Dow & Randlett, who employed Mr. Lewis Killam, of Haverhill, Mass., as builder.

The work-shop building was contracted to Mr. Lewis Killam, in two separate parts. The first was for stone and brick work, windows, and outside doors; the inside work, or finish, was not contracted for until after the special appropriation in 1893.

The granite for all these buildings was procured at Conway, and the brick for the three last mentioned, from Epping and Hooksett.

The building of Nesmith Hall and the barn was in the hands of the board of control. The brick for these latter buildings was from the kilns in Durham.

The cost of the several buildings, in round numbers, has been as follows:

Main building, 168 feet in length, and 93 feet wide, aside from the porte cochère, three stories and basement; total cost, \$67,000.

Science building, 92 feet by 70 feet, three stories, including basement; total cost, \$26,000.

Work-shop, main part, 106 by 42 feet, two stories, and a basement, 31 by 42 feet, also 100 feet by 40, for blacksmith shop, boiler-room, coal-shed, and foundry; total cost, \$25,000.

Nesmith Hall, 32 by 54 feet, and 32 by 36 feet, two stories and basement, specially adapted for experiment station work; total cost, \$13,000.

Barn, 100 feet by 50, with wing 70 feet by 40, three stories high and 11-foot basement; three floors above the basement, with level entrance to each; 20½ feet posts, and gambrel roof; total cost, \$13,000.

Dairy building, now just begun, is to be furnished with all modern improvements, and is estimated to cost \$2,000.

The clock in the tower of the main building, manufactured by the Howard Clock Company, was presented to the college by Dow & Randlett, the architects and contractors, who not only carried out to the letter the contract, but made important and valuable changes at quite an extra expense to them without extra pay from the college. The bell was bought of the firm of Meneeley & Co., of Troy, N. Y.

Professor Woodbridge, of the Massachusetts Institute of Technology, was the consulting engineer for the heating and lighting of the several buildings, which is all done from one central station at the work-shop, and has been under the supervision of Prof. Albert Kingsbury, M. E.

The heating contract for this work was given to Lee Brothers, of Concord, at a total cost of about \$9,000.

The wiring contract was to H. C. Hawks, of Boston, Mass., and the cost was \$1,570.

The construction of the water-works was by Bartlett, Gay & Young, of Manchester; the land and flowage for the same cost \$1,560, labor and material cost about \$8,000.

The gas and electric chandeliers, bracket lamps, burners, etc., were furnished on contract by the Manchester Heating and Lighting Company, for \$1,002.

Part of the furniture was made to order by J. E. Symonds & Co., of Penacook, and part by L. H. Josselyn, of Manchester.

The plumbing upon the main building was done by Lee Brothers, and that upon the science building by Brown Brothers of Hanover.

The window shades contract was awarded to J. M. Stewart Sons Company, of Concord, they furnishing everything for \$287.

The grading, driveway, and walks were contracted to Cyrus W. Truell, of Candia, for \$1,370.

Mr. A. G. Lowell, foreman of wood-work at the college, has had the personal supervision of the main, science, and shop buildings. Prof. C. L. Parsons has greatly assisted in the equipment of the science building.

Other personal supervision has been delegated to different men, all of whom have looked carefully to the interests of the state and of the college.

The building committee for the main, science, and work-shop buildings consisted of Hon. Lyman D. Stevens of Concord, Hon. B. F. Prescott of Epping, Mr. Charles McDaniel of West Springfield, assisted by Prof. C. H. Pettee of Hanover.

The board of control, who built the barn and Nesmith Hall, were Hon. Warren Brown of Hampton Falls, Sidney B. Whit-

temore, Esq., of Colebrook, Hon. George A. Wason of New Boston, Charles W. Stone, Esq., of East Andover, assisted by Prof. G. H. Whitcher, as secretary.

Various other small contracts have been made in the prosecution of the work, and other parties equally entitled to consideration have rendered valuable assistance. Beside the contracts, there has been a considerable amount of work done by the day, and not yet completed. The heating and lighting from a central station has been considered both economical and safe. The policy of the committee has been to have every possible convenience that could be had for the amount of funds, with as little ornamentation in construction as was consistent with an institution of this character. We have the main building entirely founded on a rock, and trust that the teaching from this College of Agriculture and the Mechanic Arts will be as pure and lasting as the rock itself.

Your Excellency: In behalf of the building committee, I now have the honor of presenting you with the keys, hereby formally transferring to the state of New Hampshire the possession of the buildings referred to and the equipments of the same, with the belief that they are well worthy of the various objects for which they are designed and constructed.

ADDRESS

BY HIS EXCELLENCY JOHN B. SMITH.

Mr. President of the Board, Ladies and Gentlemen:

It is a pleasure for me to be present here to-day and join with you in these exercises of dedication and inauguration that mark the completion of an enterprise which has been dear to so many hearts in New Hampshire. Mr. McDaniel of the building committee, upon you and your colleagues, the state imposed an important trust, and you seem to have been faithful to it and you have done your work well.

These college buildings in their fair proportions, combining utility with symmetry and beauty of design, reflect credit on the architects (and it is a matter of pride that you did not find it necessary to go outside the state for your plans) ; their thoroughness of construction attests the faithful work of the builders in carrying out the plans as well as your own careful supervision. Their foundations are well laid and strong, and being built as they are in large part of imperishable materials, may be expected to stand for generations as a memorial of the munificent benefactor of the college, Mr. Thompson, and of the generous supplemental gifts of the state. By these gifts, the state has wisely anticipated the purpose in the will of the liberal benefactor, and what might have been deferred for a score of years and might be still in the prospective, is now an accomplished fact—a present reality. These buildings become all the sooner available to the uses of the college by this timely action of the state. The New Hampshire College of Agriculture and the Mechanic Arts was instituted nearly thirty years ago, and hitherto has had its home at Hanover, under the shadow of Dartmouth College. It has during these years had an able corps of instructors, and has already been a blessing to the state—a useful institution.

By the provisions of the Thompson will, it was obliged to be re-located in the town of Durham and on this farm. Whether the mere change of place in itself considered is an advantage or disadvantage, might be a question not easily determined. But certain it is, that with these commodious and grand buildings which we now dedicate—furnishing such increased facilities—the college is entering upon not only a new, but a grander career. It is a matter for congratulation surely that the trustees have been so fortunate as to secure as the president of the college Rev. Dr. Murkland—a gentleman of rare culture and ability, and seemingly so well fitted for the place. Here he will come in contact with young men, and his work will be with them and for them, and our confidence and our expectations as to his work are increased when we remember that in the holy calling from which he comes, his ministry has been largely to young men and it has been attended with marked success. This institution is styled the New Hampshire College of Agriculture and the Mechanic Arts, and no doubt in the future, its scope will be greatly broadened and extended on other lines and in other directions than those pertaining merely to the cultivation of the soil, yet the agricultural feature will always be the most prominent one.

The board of trustees of the college (who have been so faithful to their trust under the leadership of their president, Hon. Lyman D. Stevens) well deserve the gratitude of the people and especially of the farmers of the state, and together with the faculty are to be congratulated on the successful completion of this important enterprise. But especially are the farmers themselves to be congratulated—this is a fitting recognition of the importance of the farming interest in our state which is of equal if not of greater consequence, than any other to-day. Nearly all the states have now agricultural colleges, and some of them have grand buildings and a wealth of apparatus, but in this respect we are not far behind the best and far in advance of a majority of them.

And so Mr. Chairman, it is with a considerable degree of pride that I now in my official capacity, accept from you these buildings and grounds which you now place in the custody of the state as symbolized by the passing of the keys, and I am

sure that all the most confident expectations of the friends of the college will be fully realized, and it will prove a grand blessing to the young men, and the young women, too, of the state, for it is hoped that the young women may avail themselves of its advantages, and the college may adapt itself to the growing needs and recognize the increasing opportunities and new avenues of employment for the young women and girls of the state, with the large revenues even now available and to be much increased in the future. With an efficient head, assisted by an able corps of instructors, with ample grounds and these commodious buildings, we can hopefully predict great things for this college.

ADDRESS

BY N. J. BACHELDER, SECRETARY OF THE BOARD OF AGRICULTURE.

Mr. President: The farmers of New Hampshire have for years contended that the agricultural college should be separate and distinct from a classical institution, and when the bequest of the late Mr. Thompson made it possible to establish it as such, we were practically unanimous in favor of the change. Under the leadership of the State Board of Agriculture and the State Grange, favorable legislative action was secured, and a liberal appropriation obtained for establishing the college in Durham.

About one year ago we were assembled on this spot to celebrate the laying of the corner-stone, and to-day we have come to witness the completion of the work and the inauguration of the president-elect.

In behalf of the organizations which I have the honor to represent, I bring to the management of this institution cordial greeting and assurances of coöperation and support in every effort for promoting agricultural education in New Hampshire.

We recognize the fact that the mission of an agricultural college is not to provide such education for farmers' sons and daughters as can be obtained elsewhere, but rather it is to provide such education of an agricultural character for any one's sons and daughters as can be obtained in no other school. We are all aware of the tendency of institutions of this kind to drift away from their legitimate object, but in view of the influences that have established this college, we assume that there is little danger here. It certainly cannot be done without a vigorous protest from the farmers of New Hampshire. We assume that in good faith to the acts of congress, to the action of our legis-

lature, and the bequest making its establishment possible, it can be no other than a distinctively agricultural school. We claim that it should be an institution for stimulating such an interest in all branches of agricultural investigations as will develop higher regard for the cultivation of the soil and greater intelligence in farm management. The farmers of New Hampshire in whose name this college has been established, assert that the principles of stock-breeding, stock-feeding, horticulture, market-gardening, dairying, fertilization, and forestry should be made intensely practical and of such prominence as to make all other branches of study tributary thereto. We expect this school to accomplish for the farmers what the law school does for the attorney, the medical school for the physician, and the theological school for the clergyman. We can see no other legitimate line for an agricultural school to follow, and we trust that such is to be its course.

Mr. President, in this grand work I can assure you the co-operation of the various agricultural organizations of the state, also educational in their character, and I congratulate the farmers of New Hampshire upon the almost unlimited possibilities of this institution in advancing the agricultural interests of the Granite State.

HISTORICAL ADDRESS

BY HON. J. B. WALKER.

Mr. President and Ladies and Gentlemen: My theme is the Genesis of the New Hampshire College of Agriculture and the Mechanic Arts. It has occurred to me, that in attempting to discharge as best I may, the honorable duty assigned me, I had best say what I know and leave unsaid what I do not know, in relation to the subject before us. If such action be not universal on such occasions, and will restrict me pretty much to the early history of the college, its adoption will shorten my discourse and less severely strain your patience.

It is not easy to comprehend a great idea, particularly at its advent. It is only when it has been developed into some concrete form, that it is wholly or largely appreciated.

At the beginning of this century, our distinguished countryman, Count Rumford, by whom science was esteemed largely in proportion as it could be made practically useful, aided by persons of rank and fashion in England, founded the Royal Institution of London. Its object was the instruction of English artisans in the practical and scientific principles which underlaid their respective callings.

The importance of this idea of the Count, great as it was, seems to have been but partially grasped by his high-born patrons. When, at length, they fully comprehended the object he had in view, he was given to understand that they desired entertaining lectures and brilliant experiments, of interest to fashionable people, and not the industrial instruction of mechanics. Thereupon the count retired in disgust, and the conduct of his enterprise swung into line with the wishes of its patrons, but not before he had broached the great idea of

popular scientific education, although he had done it fifty years too soon. Yet, like a seed dropped into fertile earth, it was planted, and destined in due time to germinate.

Half a century later, during which it lay buried and apparently dead, it appeared above the surface, and has since grown with almost unparalleled vigor and rapidity. By that time, it had become evident to observing and reflecting educators, that popular instruction in the principles underlying the arts and trades of every-day life was required in greater measure than it had been furnished by our then existing colleges. As a consequence of this belief, schools of applied science began here and there to appear. The Boston School of Technology sprang almost instantaneously into perfect being, just as did the fabled Minerva from the head of Jove. Their advent was hailed with hope and cheer. An officer of the institution just mentioned remarked, some ten years after its establishment, that it had already attained a point in its career which it hardly dared hope to reach at the end of fifty. The explanation of this gratifying surprise is to be found in the fact that the institution met a public want and for that reason received the support of that public.

Just before the outbreak of our civil war, the Hon. Justin S. Morrill, then a representative of Vermont in the congress of the United States, succeeded in having passed by both branches of that body, a bill for the establishment of scientific colleges in the several states. But President Buchanan, who was more famed for his prudence than for his boldness, saw fit to veto it, and it failed to become a law.

This was in 1857. Neither Mr. Morrill, nor those associated with him in this philanthropic effort, were disheartened by the failure thus encountered. A few years later he championed another bill of like import, which was also passed by the senate and house of representatives, and, on the second day of July, 1862, became a law by the approval of President Lincoln, who had both foresight and far sight, and possessed the courage of his convictions.

It is worthy of our remembrance on this occasion, that the same right hand which rendered operative this act of congress, the very next year struck from their limbs by a single blow the

shackles of some six millions of slaves, and thereby rendered our Declaration of Independence true.

This act was entitled "An act donating public lands to the several states and territories which may provide colleges for the benefit of agriculture and the mechanic arts." By it there was granted "to the several states, for the purposes hereinafter mentioned, an amount of public land to be apportioned to each state, a quantity equal to 30,000 acres for each senator and representative in congress, to which the states are respectively entitled by the apportionment under the census of 1860."

The whole amount thus donated to 38 states as certified by the United States land commissioner in February, 1876, was 10,000,000 acres, exceeding the combined areas of Massachusetts, Rhode Island, and Connecticut by nearly a million. Never before, nor since, has so grand a provision been made by any nation, by a single act of its government, to diffuse scientific education among its citizens, as was done by the enactment of this law, and the names of Abraham Lincoln and Justin S. Morrill should be engraved upon the memorial tablets of every college of agriculture and mechanic arts in the land.

As New Hampshire was then represented in congress by two senators and three members of the house of representatives, she became entitled to 150,000 acres of public land.

This act further provided, that the grants made under its provisions should be made upon express conditions, some of which were the following:

1. That if the fund derived from the sale of any of the lands thus granted to any state should, at any time, become impaired, it must be restored by that state to its original amount.

2. "That no portion of such fund, nor the interest thereon, shall be applied, directly or indirectly, under any pretence whatever, to the purchase, erection, preservation, or repair of any building or buildings."

3. "That any state which may avail itself of the benefit of this act shall provide, within five years at least, not less than one college, as described in the fourth section of this act, or the grant to such state shall cease," and, in that case, that the state should pay over to the United States all money derived from the sale of any land thus received.

4. That no state should be entitled to the benefits of this act unless it should express its acceptance thereof, by its legislature within two years from the date of its approval by the president.

There were still other conditions, which we pass for the want of time, but which, with the foregoing, furnish indubitable evidence of the wisdom and care with which this most important educational bill which any government ever enacted into a law, was matured and drawn. *Most* important, I say, inasmuch as it provides for the establishment of one or more colleges for the teaching of industrial science in every loyal state of this great Union.

This act of congress, which, for brevity, I shall hereafter speak of as the Morrill act, was approved, as before stated, on the second day of July, 1862. Our legislature, then in session and on the eve of final adjournment, at once signified its acceptance of it by a joint resolution which was approved by the governor, July 8, 1862, six days only after the act had become a law. Had the promptness of this legislature been shown by its immediate successors, the New Hampshire College of Agriculture and the Mechanic Arts would to-day have been an older institution by some years than it is, and you would have been saved the tedium of some dry narrative which fidelity to historic truth impels me to impose upon you just here and now.

The next year, 1863, Governor Gilmore, in his message to the legislature, called their attention to this subject, and an act more in detail than the resolution just alluded to was passed, "for the reception of a grant of land by congress and to create a fund for the promotion of agriculture and the mechanic arts."

This act, which was approved July 9, 1863, provided for the acceptance of the grant made to the state by the United States and of the conditions attached thereto; it authorized the governor to receive all the land scrip to which the state was entitled, and directed him, under the advice of the council, to appoint a commissioner, and fix his compensation, to take charge of the same; it also provided that the money derived from the sale of this scrip should constitute a perpetual fund

to be in the custody of the state treasurer and entitled "The fund for the promotion of agriculture and the mechanic arts," and that the governor, with the advice of the council, should appoint a committee of ten persons, one from each county, "who, from their profession and pursuits, may, in their judgment, be best qualified for the duty, who shall, after the fullest inquiry and consultation, propose a scheme for the establishment of a college for education in agriculture and the mechanic arts, and make a printed report thereon to the legislature at its next June session."

Not long after the assembling of the legislature in 1864, the special committee, previously appointed by the governor to consider and report their views upon the subject of the establishment of an agricultural college, made a report recommending the establishment of such an institution, accompanied by the draft of a bill for its incorporation, and an offer by the Hon. David Culver, of Lyme, a member of the house of representatives that year, to give to the state, in aid thereof, a farm of four hundred acres, in Lyme, estimated by him to be worth \$20,000, and the further sum of \$30,000, in interest bearing securities, provided the proposed college be located in that town.

This report was made to the legislature on the 15th day of June. On the 21st it was referred to a select committee of ten. Some two week later, July 7, this last named committee reported to the house a bill entitled "An act to establish the New Hampshire Agricultural College." This took the routine course, was read twice, laid on the table to be printed, and on July 14 was taken therefrom and ordered to a third reading. The next day the house

Resolved, That the further consideration of the bill providing for the establishment of an agricultural college in this state be referred to the next session of the legislature, and that the clerk be directed to publish this resolution in the several newspapers of the state, and invite propositions for the location thereof from the several towns, cities, institutions of learning, and individuals who may take an interest therein and lay the same before the next legislature for the consideration thereof.

The next year, 1865, Governor Smyth again called the attention of the legislature to the subject of an agricultural college,

as one awaiting their consideration and disposal. As in years past, the house appointed a select committee of ten, to whom was referred "the message of his excellency, the governor, and accompanying papers," relative to an agricultural college. Nine days afterwards, on the 30th day of June, upon the recommendation of this committee, the house of representatives

Resolved, That the bill providing for the establishment of an agricultural college, and accompanying papers, be postponed to the next session of the legislature, and that the governor, with the consent of the council, be requested (if he shall deem it for the interest of the state) to sell and dispose of all the interest the state has in and to certain lands donated to the state by the general government, for the purpose of establishing an agricultural college,

and so farther action was deferred for another year.

Another twelve months passed, and the legislature of 1866 came together on the 6th day of June. Nearly four years had elapsed since the state accepted the provisions of the Morrill law, and it had become apparent that a college for instruction in agriculture and the mechanic arts could not be created by postponing all bills introduced for that purpose to the next session of the legislature. It was also apparent that, if such a college were not established by New Hampshire within a year from the 2d day of July following, it would forfeit the grant made by the Morrill law to aid in its support. It was necessary, therefore, that some action should be taken at that session.

In his message to the legislature, Governor Smyth once more called attention to the importance of early action in relation to the establishment of an agricultural college, and, in consideration of the smallness of the fund likely to be realized from the sale of the landscrip donated by the United States in aid thereof, and of the further fact that the Hon. David Culver had deceased, and that his will, in which his offer, before alluded to, had been embodied, was contested, he recommended that a college be established at Hanover, with such a connection with Dartmouth college as the trustees of the two institutions might deem mutually advantageous.

In accordance with these recommendations of his excellency, the house of representatives, on the 14th day of June, appointed

a select committee of ten,¹ one from each county, to again take into consideration the creation of an agricultural college.

On the 26th day of the same month, Mr. Bailey, of Lyme, offered three resolutions in the house of representatives, which, after reciting the death of Mr. Culver on the 14th day of June, 1865, the provisions of his will in aid of an agricultural college, conditioned upon its location at Lyme, and the assent of Mrs. Culver thereto, committed the state to the acceptance of the legacy of Mr. Culver, upon the terms proposed.

These resolutions were referred to the select committee just mentioned, and three days afterwards, on the 29th of June, were, upon its recommendation, indefinitely postponed.

On the day after, June 27th, the chairman of that committee reported a bill for the establishment of the New Hampshire College of Agriculture and the Mechanic Arts. This bill, after much discussion and some amendments, passed the house upon a call of the previous question, on the fifth day of July. It also passed the senate on the sixth, and received the governor's approval on the day following. Thus, my friends, was born, on the seventh day of July, A. D. 1866, the New Hampshire College of Agriculture and the Mechanic Arts.

I ought, perhaps, to apologize for having detained you so long with these arid, legislative details. If it be true that misery loves company, you may derive some consolation in your weariness from the fact that, to the early friends of the college, the long delays and slow advances just mentioned were more painful than the tedium which I have to-day inflicted upon you.

Besides, these dry records, condensed as much as possible from the journals of the general court, are the veritable history of its genesis.

Not long after the enactment of the law which gave being to the college, a board of nine trustees was appointed, five by the governor and council and four by Dartmouth college. A contract for furnishing instruction in part to its prospective students,

¹ This committee consisted of Joseph B. Walker of Concord, Asa P. Cate of Northfield, Ellery A. Hibbard of Laconia, Dexter Richards of Newport, William H. Haile of Hinsdale, Hosea Eaton of New Ipswich, George N. Murray of Canaan, Ezra A. Stevens of Portsmouth, Wolcott Hamlin of Dover, and Isaac Adams of Sandwich.

and for other purposes, was agreed upon and executed by the two institutions. Still later, on the 28th day of April, 1868, Ezekiel Webster Dimond, then travelling in Europe, was appointed first professor of the institution.

Professor Dimond, then a young man, had been born and bred a New Hampshire farmer. Impelled by an irresistible desire for a liberal education, and possessed of but scanty pecuniary means, he prepared himself, as best he could, and entered Middlebury college, from which he was graduated in 1865.

A very strong love for the natural sciences led him to Cambridge, where he became a pupil of Professor Agassiz. When afterwards discovered by the trustees of this college, he was teaching chemistry at Worcester, Massachusetts, where he had written a work on the "Chemistry of Combustion," which was published in 1867, and gave him some reputation as a chemist, as well as a satisfactory pecuniary return. He was, at this time, 31 years of age, anxious to do good to others and make the most of himself.

Such was the first professor in this institution. For a time, he and President Smith, of Dartmouth, constituted its entire faculty. This was indeed a day of small things, but it was a step in the progress which has since brought this college to its present praiseworthy position.

Professor Dimond, having returned from abroad in August, 1867, went at once to Hanover to make preparations for the opening of his college, but he found there no college, hardly a storage room for the books and apparatus which he had purchased for it in Europe.

It may be interesting to take a general inventory of what the college then had, and of what it had not.

1. It had great expectations and unlimited possibilities.
2. It had a very respectable board of trustees, who desired to accomplish a great deal and had very narrow means with which to do it. The land donated by the United States had been sold and yielded a fund of \$80,000, to be kept intact forever, and an annual available income of \$4,800.
3. It had a faculty of two learned professors: a fit body, though few.
4. It had a class of students who could be numbered on the

fingers of one hand, coupled with a prospect for more which was the reverse of cheering.

5. It had a few books and a little apparatus, but no place to store either.

6. Lastly, and most encouragingly, it had some warm friends who had faith in the college, and were determined to stand by it.

The sum total of these items I leave to your computation.

From this not very brilliant showing, we will turn to the inventory of what the college had not.

1. It had not a single building in which to lay its official head or bestow its goods.

2. It had no system of study, nor any valuable precedents from which to form one. There were then no agricultural colleges in this country, and the suggestions to be had from those abroad, were, for various reasons, quite limited.

3. It had no text-books on applied science, such as its students were sure to need. These had then no existence. They were yet to be written.

4. It had no corps of professors to teach intellectually and practically many of the studies which its students were expected to pursue. These were yet to be made.

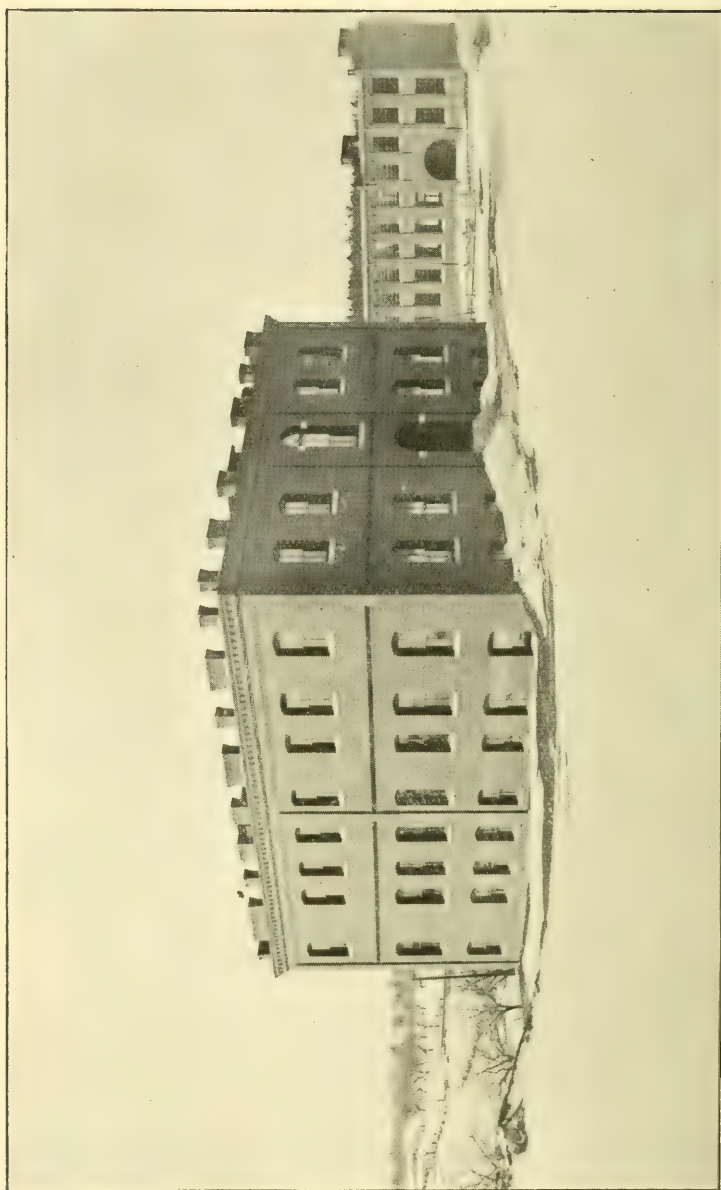
5. It had no sufficient endowment with which to meet the demands to be made upon it.

6. Saddest of all, its managers, of whom your speaker had the high privilege or great misfortune to be one, had but vague conceptions of the precise product which the college was expected to furnish. The hole in the grind-stone before them had been bored but half through, and the light was all on the farther side of it.

I also leave for your computation this very carefully prepared inventory of what the college had not.

In fact, in 1867, the ideal of an American college of agriculture and mechanic arts did not exist. This institution was therefore left, from necessity, to develop itself, from stage to stage, into the great and useful college which has brought us here to-day.

I have said that its progress was retarded by the narrowness of its resources. Such, for some time, was the fact, but it was ere long relieved of this embarrassment. You have all doubt-



CONANT HALL.

less observed that an impecunious individual, honestly striving to do good, is quite sure, sooner or later, to obtain the means he needs. It was so with this college, and in the first instance on this wise.

In 1870, Mr. John Conant, a tall, solemn, thoughtful, hard-fisted farmer, whose piety was of the practical kind; who had made an honest fortune at the foot of Monadnock mountain, and wished, in his old age, to execute his own last will and testament, consulted a friend of the college as to how he could best do something for agricultural education in New Hampshire; whereupon, his attention was called to the aims and wants of this institution. As he was a stranger to its officers, this friend accompanied him to Hanover, that he might there make their acquaintance and his own investigations, for he was a man whose faith was governed largely by his sight.

They were met at the station, one day about noon, by Professor Dimond, and taken in a very plain, open wagon to his modest one-story house, on what became afterwards the college farm. Here he found extreme neatness, simplicity of furnishings, and a good dinner.

Inwardly fortified by the latter, the old gentleman asked to be taken over the farm. It was ere long evident that he liked the look of things. Watching his opportunity, as the professor's attention was turned aside, he said confidentially, and in an undertone to his friend, "The professor says that he bought this farm to secure it for the college, and that, if I want it for the college, he will sell it to me for its cost and interest. I am thinking about buying it."

Later in the afternoon, the friend was again taken aside, and confidentially told, "The professor tells me that since he has bought this place he has laid out about \$200, exactly how much, the bills will show, in painting, papering, and otherwise repairing the house. Do you think I ought to pay for those repairs?" To the remark that it seemed reasonable that he should, he thoughtfully replied, "I think so myself."

Later still in the day, the immaculate tea service of Mrs. Dimond, and the frank conversation of President Smith, who had been invited to meet Mr. Conant, seemed to deepen his favorable impressions.

The next morning, in his solemn way, he said to his confidant of the day before, then about to leave him, "I shall buy this farm and give it to the college. I may do more, but I want first to pay the \$10,000 which I have promised to give to New London academy, and get from its trustees 'a moral discharge.' They expect I shall do more, but I have n't agreed to, and I shan't."

It is to be presumed that Mr. Conant afterwards obtained his "moral discharge," inasmuch as his first and later gifts to this college amounted to about \$60,000. They were of the more importance to the college, as they came to it when a dollar was worth to it more than a dollar, from a person who knew what he was about, and whose sharp discernment was rarely at fault.

Just here, perhaps as well as anywhere, ends the genesis of the New Hampshire College of Agriculture and the Mechanic Arts. That was to be my theme, and I must not transcend it.

But I feel that I should be derelict to an imperative duty did I fail to allude with profoundest respect to the inestimable services rendered to this institution in its infancy by President Asa D. Smith, then also president of Dartmouth college, and by its first professor, Ezekiel W. Dimond.

They were both broad men. They both believed in the application of science to the arts and occupations of every-day life. They were both in heartiest sympathy with the aims of this college, and contributed lavishly of their knowledge and of their strength to the advancement of its interests. The latter died July 6, 1876; the former, August 16, 1877. They both sleep, within sound of the old college bell, in the beautiful cemetery which overlooks the Connecticut and its beautiful valley.

From to-day, this 30th day of August, A. D. 1893, this college takes a new departure, in a new locality, and on broader lines, as an independent institution, with no alliances with any other, except those of sympathy and good will. I once believed that it would work out its destiny upon the banks of the Connecticut, midway between two important manufacturing and agricultural states, from which its students would mostly come. Twenty-five years ago, as a trustee, I voted for its location at

Hanover, and have been hoping that it would eventually repay to our beloved old Dartmouth any aid she might have afforded it in its infancy, by becoming in its manhood a coördinate branch of a great New Hampshire university, of which Hanover should be the seat and Dartmouth the head.

But, as Burns has truly told us,

“The best laid schemes o’ mice and men gang aft agley.”

Things unanticipated have come to pass, and now, with its rich experiences, a full corps of able officers and professors, a comfortable endowment, to be quadrupled in amount half a generation hence, the New Hampshire College of Agriculture and the Mechanic Arts has seen fit to remove from our western border and set up its household gods here, upon the banks of the Piscataqua, in this grand old town of Durham, whose history is as honorable as its annals are full—the town of Gen. John Sullivan and of Ebenezer Thompson; the town of Prof. John S. Woodman, and of Benjamin Thompson, whose name was identical with the family name of Count Rumford, and whose great purpose to aid the industrial classes of mankind was also the same; the town where the English gunpowder from Fort Constitution tarried for patriotic baptism when on its way to Bunker Hill; a town which was once an important mart of trade, which has always been a good farming town, and is henceforth to be one of the most important educational centres of the state.

The traveller leaving Boston by this railroad sees on his right a gray granite shaft towering skyward, some three or four hundred feet above him—silent, simple, grand. It commemorates the Battle of Bunker Hill, and stands for the resistance of an intelligent yeomanry to governmental oppression, and for popular liberty.

As he passes eastward some three score miles, these substantial structures attract his notice. For what do they stand?

If I understand aright the president, trustees, and professors of this college, they stand for faithful instruction in industrial science, not only in the class-room, but in the field and shop as well.

If I understand aright the desire of the farmers of New Hampshire, it is that such of their boys as may come here shall be taught not merely why agricultural manipulations are necessary, but how to conduct them.

If I understand aright the expectations of the mechanics of New Hampshire, it is that such of their boys as may come here shall be taught not merely the composition, strength, and adaptability of materials, but the practical shaping of the same in the work-shops of the college.

If I understand aright the expectations of the women of New Hampshire, they are that such of their daughters as chance to come here shall be taught not only the scientific principles underlying their common avocations, but their operations by actual practice.

If I am right in these expressions of my belief, the college and its patrons are in accord, and its success is assured.

We therefore congratulate the college upon its favorable prospects and surroundings. We congratulate it upon the possession of these stately structures, a credit alike to their designers and their builders. As it takes its new departure and moves onward into the opening future, our sympathies, our confidence, and our heartiest good wishes attend it. Prayerfully we say,—

“ Live on, O glorious school of state !
Live on, O power good and great !
Our hopes, our hearts, are all with thee,
Our hearts, our hopes, our prayers, our tears,
Our faith triumphant o’er our fears,
Are all with thee, are all with thee.”

ADDRESS

BY HON. L. D. STEVENS.

Mr. President, Ladies and Gentlemen: The responsible positions with which the trustees of this college have graciously honored me, required me to bear an active part in the great work of the removal of the institution from Hanover, and the location of it upon the Warner farm in the town of Durham. The solution of this problem of removal has severely taxed the best powers of those who had it in charge, but their sustaining thought and purpose has been, that in giving to the people of the state the new College of Agriculture and the Mechanic Arts, they were giving to the youth of New Hampshire, for all time to come, the best facilities for education and training for their success in the industries of life.

The result of their labors stands before you to-day, fellow-citizens, challenging your careful scrutiny, and we confidently hope will win an approving verdict. I repeat, we present you to-day a new College of Agriculture and the Mechanic Arts, whose equipment embodies the best facilities and the most advanced thought in industrial education.

We present you to-day a new president of the college, Rev. Dr. Charles S. Murkland, my learned and honored successor, called to be head of this institution by the unanimous voice of its trustees. To him I extend a most cordial welcome, and express my earnest wish that the success he shall achieve and the good he shall accomplish in his high calling may encircle his name and memory with a halo of grateful recognition.

We have assembled to dedicate these college structures to the cause of industrial learning, but it is rather for us, the people, to be dedicated to the high resolve that this college shall

have a new life of usefulness under its new and improved conditions. In a large sense, it may be said of it, "Old things have passed away, behold all things have become new." May this saying be verified in the liberal, fostering spirit in which its appeals to the state for future aid shall be met, if such appeals shall become necessary. May it be verified by the utterances of the press of the state, made only upon ascertained facts and assured knowledge; and when made, may they not be, as they have too often been in their tendency and influence, *destructive*, but, rather, always *constructive*.

Let not the opinion be hereafter repeated that this college is worthless, and has accomplished little or nothing in the twenty-five years of its existence, until a thorough examination has been made, which will correct such misapprehension of the value of its work and its sphere of labor.

The schools make the people, and the people make the schools; but this vital relation between them is not generally understood, nor its importance sufficiently valued.

It has been growing more and more evident to those engaged in agriculture, transportation, and mechanical industries, that the best training and culture are essential to success. Native talent and industry are not to be underestimated, but, in order to attain the highest success, native ability must be reënforced and multiplied by the best training.

I indulge the confident belief that the highest standard in science, culture, morality, and religion will here be set up and persistently maintained; while, on the other hand, I look to see the people insisting upon the most thorough instruction and training, and broad and liberal culture. When such relations shall be established between the people and the college, it will surely fulfil its mission, which, as prescribed by the language of congress when framing the law under which the college was organized, is "to promote the liberal and practical education of the industrial classes in the several pursuits and professions in life."

When the increase of the Thompson fund shall fill the coffers of this college, it can, and doubtless will, offer the best advantages to all the youth of New Hampshire, both male and female, however poor or humble their circumstances may be.

Such an institution, so liberally endowed and fully equipped, and with a purpose so broad and beneficent, is worthy of the fullest confidence and liberal patronage of the government and people of New Hampshire. Possessing such confidence and patronage, this college will prove one of the strongest supports of the liberties and happiness of a free and intelligent people.

INAUGURAL ADDRESS

BY PRESIDENT CHARLES SUMNER MURKLAND.

Educational Methods and Ideals.

It is the function of every institution of learning, not only to supply a certain demand which plainly exists, but also to make more definite and imperative the demand which it supplies. The institution, of whatever nature and of whatever grade, has its origin in some partly understood necessity, stirring in a few minds, or, it may be, in a single mind. Then it begins to define its own task, and by its achievements and by the requirements which it imposes upon schools of lower grade, it makes the necessity for itself plainly and keenly felt. This is its preliminary work. In part, also, it is a constant work, as the changing demands of the passing years call for interpretation first, and then for resource. While, therefore, the work of an institution of higher learning may in the main be constant in method and material, it is also progressive, step by step correcting that which it finds to be false in the idea of education, supplying that which it finds lacking, and, by the educated men whom it sends out into the world, and by the atmosphere which they create, determining for the people at large what it shall mean to be educated, even while, as an institution, it seems to have no function save that of teaching the students within its walls.

Evidently it may not be at all to the discredit of a college that it does not, at any given time, appear to meet a definite demand. This may mean only that its influence is not yet widely and strongly felt. If it be loyal to the truth, devoted to genuine scholarship, and kept unswervingly upon the course to the highest standard, it may have to wait for recognition, but it will not wait in vain. If, in addition, to this it be kept in touch

with life, responding quickly and wisely to the movements which are movements of actual progress, its recognition will be almost immediate. The school which languishes either fails to create and define a demand for itself, or it fails to respond to the demand which already exists. The desire for an education, and for the best education possible, is almost universal. It is gaining strength every day. The well-equipped college which is fairly accessible, is always crowded. This must be the case when schools and colleges are both multiplying and developing, for the best institution develops its constituency. Every new college, and every onward step by a college already established, makes it so much the less possible or desirable to live without the advantages thus afforded. There will never be too many schools of any grade whose standards are worthy of the age in which they live. But there are always too many schools whose standards are meagre, whose methods are merely conventional, and whose service to the truth is halting and half-hearted.

It is sometimes feared that establishing a new institution of higher learning or newly developing an old one, will result in permanent rivalry, or in essential antagonism, between it and others adjacent to it. But such fear fails to reckon with the development of constituencies, and of demands consequent upon the development of facilities. The limit to the opportunity of any college is not set by the nearness of another college, but rather by its own capacity, and by the bounds of the common intellectual ambition. We are not likely to overestimate the possible scholastic constituency. In one city in our state there are, at a low estimate, three or four thousand young men, and as many young women, between the ages of seventeen and twenty-four. Of these, perhaps one in a hundred pursue their studies beyond the common schools. In the towns and villages the ratio may be approximately the same. For, although the intellectual incentive may be stronger in the city, it is met by other incentives which are more peculiar to the city life. In the state of New Hampshire there were, at the time of the last census, over sixteen thousand persons, native born, between the ages of eighteen and twenty, with the sexes nearly equally represented. At the same rate there must be nearly sixty thousand between the ages of seventeen and twenty-four. If there

were one hundred colleges in the state instead of two, there would be possible students enough to give each of them three hundred of each sex. Laborers are still wanted unto the harvest.

Of course there is a vast difference between the number of those who might conceivably become students in our colleges, and the number of those who are likely to apply for admission. In that fact is the sternness of the necessity calling for more and better institutions of higher learning. With the modern facilities for intercourse, with the varied media for the transmission of intelligence, it ought not to be possible in our little state for nine or ten thousand young men and women every year to enter upon active independent life without the advantages that a liberal education would give them. It is for the college to make this less and less possible; to make the benefits and privileges of culture so manifest that every parent shall know how sadly his children will be handicapped unless he gives them the opportunity for the highest, broadest development in manhood and womanhood. The task is not an easy one, nor one to be accomplished in a moment. But it must be faced. And it must be undertaken with the most absolute confidence. For there is nothing more sure than the progressive triumph of education, as it wins its way against all opposition, even against that passive opposition which is in the lack of intellectual incentive in the minds of the people.

It may not be out of place here to mention the periodic discussion of the question whether or not a liberal education fits a man for active life; or, as the phrase runs, "for the life of business." It might be said, and it would cover the whole ground, that a liberal education does fit a man for the business of life. It is important that one gets a living—sometimes. It is important in exactly the measure of his fitness to live. An education that is broad and thorough always has a money value. But that is the least of its worth. It gives that which nothing else can buy; that whose priceless worth many a man has come to understand only when his unmeasured success in the life of business has revealed to him his likewise unmeasured failure in the business of life. No man who had fairly availed himself of the privileges afforded by an institution of higher

learning ever doubted whether or not it was worth the while, unless he had suffered some later influences to debase his spirit, constrain his sympathies, and dull his aspiration. It is the man of little culture always who denies the advantage of culture. He is never a competent witness.

It is to be credited to the classical college that it has persistently stood for the development of the idea of education, rather than for a merely traditional training. In the main the classical college has not been slow to recognize the bearing of changing social conditions upon educational methods. It has insisted always, with perfect right, that the first quality in intellectual character is thoroughness. It has declared the fundamental necessity of breadth and stability as the basis for all upbuilding. If it has served chiefly to prepare for the so called "learned professions," it has done this service under the conviction that the preparation for these professions is a process essentially in the path of all true culture. It has given prominence to the classic languages, for instance, not only in order that ancient literature may be read in the original tongues, or that medical and legal terms may be understood, but because some familiarity with those languages, and, still more, the discipline acquired in mastering them, enters in constituent relation into the common idea of a liberal education. In this may be seen the working of the law stated at the outset, that an institution of learning makes definite and imperative the demand itself supplies.

Under the ecclesiastical auspices which attended the birth of the school, it was inevitable that the early selection of the courses of study should be controlled by a spirit either devoutly religious or severely classical. The ancient languages, the ancient philosophy, the ancient mathematics,—these became the prominent features in collegiate instruction. With some qualifications, it may be said that the colleges have not yet found anything better worth the study. But it transpired that the languages were only mediæval, the philosophy formal and not always true, and the mathematics rudimentary. The revelation of a literature older than that of Greece and Rome has opened a new world of letters and evoked a new science; philosophy by coming into touch with life has gained vitality; and

mathematics may fairly claim to be, not the exact science merely, but the universal science, so comprehensive is its sweep. In all these details the classical college has been the supreme factor in the development, fostering the native desire for knowledge and power, nurturing the scholarly habit, providing opportunity for research and increased facilities therefor, and resisting through all changes every usurpation of its prerogative. For it has never lost of that which beyond all else is needful for the well-being of the individual and of the community,—the formation of character, rounded, symmetrical, and complete.

Notwithstanding the conservative temper, so fitting in colleges of this kind, there are some changes which have found place and which are of great significance. Modern languages have been introduced into the college course, and increasing emphasis has been put upon them. The sciences also have been recognized, so far as they have justified their claim to recognition. These are more than mere changes in the curriculum. They are changes in method and outlook. For there is involved a turning away from the historic spirit and tendency of the college life, and an acceptance of the idea of immediate utility, as embodying some part, at least, of the collegiate purpose. To the two objects in which De Quincey embraced the whole end of reading and instruction, a third is added. Besides the study whose end is knowledge, and that whose end is power, there is the study whose object is expertness or skill. It is not knowledge, simply, nor yet power, in the sense in which De Quincey wrote; it is the power which comes when knowledge and dexterity are blended, as in the deft manipulations of the chemist, or in the facility of the master of modern tongues, or in the adroitness of the expert in the use of the microscope, or in the trained perceptive faculties of the naturalist in any department. The man of science is a man of skill, and through all the acquisition, by means of his discriminating and comprehensive observation, and through all the reasoning processes by which the acquired facts are woven together in webs of delicate texture and limitless spread, there runs the purpose of application to life, the idea of practical utility. It is not the *vulgus mobile* alone that exults when advanced biological research proposes a specific for some prev-

alent disease, and thus adduces a practical benefit as a witness to the value of scientific investigation. It may seem to make very little difference whether a science is pursued for the sake of the possible practical outcome, or wholly under the impulse of a passionate, loving zeal for the truth; but in the difference is the distinction between the former conception of college study and the modern conception of it. The specializing tendency has made itself felt in our colleges. Whether for good or for evil, and it surely is not altogether for good, the more devoted spirit of learning is forced to give way. And the student, as he receives his diploma, is likely to take it as an emblem of special preparation, rather than as a witness to the breadth and the thoroughness of his culture.

It is probable that this is but a temporary phase of college life. Seen in that light, it may be an entirely necessary phase. The advancing movement of contemporary science demanded that there should be some men specially prepared to apply to life the more or less tentative scientific conclusions. And the more positive those conclusions became, the more necessary was it that there should be such special preparation. Where could it be gained, save in the institutions which stood for the higher learning? If there was a slight turning aside from the earlier ideal, it might be justified by the necessity and by the apparent triviality of the excursion. There is no temptation so subtle as that whose worst alternative is only a lesser good. The science of chemistry, for instance, became closely allied with some manufacturing interests. There arose a demand for well-equipped chemists to take positions, honorable, remunerative, and promising. The study of chemistry, within easily reached limits, has its value to the education whose end is culture. But beyond those limits it becomes a technical study, and has place in the curriculum of the classical college only by sufferance, or by yielding of some part of the historic ideal. And it is not easy to say whether or not it was worth while for these colleges to introduce the technical method and purpose at all.

This is but one case out of many. It illustrates a general truth. And when we think of the great variety of sciences and scientific branches, each insisting that the colleges give it a place, and a place far more important than the strict disciplin-

ary spirit could concede, the actual significance becomes plain. The necessity seemed to come upon the colleges that they prepare men for certain vocations besides the three "learned professions." And they responded. If there was any error that might have been avoided, it was in wrongly locating the technical features and unduly emphasizing them. In a university, in the American sense of the word,—that is, in a place where everything may be studied,—it would not much matter in what part of the general course the technical studies should be placed. They might come after the classics, or before them, or in place of them. The only requisite could be that the student be able to learn the lessons and acquire the skill within the allotted time. And the question which now and then disturbs the calm, scholastic temper—the question as to the relative value of this or that study, Greek, or Latin, or any other—is first a question as to the meaning of an education, and then a subordinate question as to the relative place and time to be allotted. No thoughtful man wholly surrenders the idea of culture as an educational end. But some thoughtful men may forget that when culture is recognized as the primary ideal, then the technical studies should not be put in a coördinate place. They should not be side by side with the studies professedly devoted to the development of general culture. They belong in an institution of a different kind.

There is another factor complicating the problem. The common advancement of learning has this result: It raises the standard in the colleges where there is no crying need of more students, thus extending both the years and the scope of preliminary work. Students who enter the colleges are older than those who matriculated fifty years ago, and they have covered more ground. With the greater age and the more extensive training of the entering students, there is less justification for the universal devotion of four more years to the exclusive ideal of culture, however desirable such a practice may be.

The student must sometime begin to fit himself for his special work. There was never any contention, save as to the time when he should begin and the general basis he should have to begin upon. With the new condition of things, gradually

brought about, the classical college could hardly have done otherwise than as it did. It gave a tentatively progressive solution for the progressive difficulty.

The solution, however, was and is no less perplexing than the original problem. It became imperative that the curriculum be indefinitely enlarged, with no apparent prospect of a limit to the enlargement. Even if the scientific studies had been resolutely held within the bounds a consistent disciplinary method would have set, there would still have been the necessity of excluding some by preferring others. Otherwise the college course would be so extended in its range that the ordinary student would find himself confused by the rapidly changing variety of his work, if he were not overwhelmed by the mass of it. Here and there a college holds to the older system, with one compulsory course, embracing a little chemistry, a little botany, a little zoölogy, a little astronomy, and the familiar "natural philosophy." Probably this consistent conservatism, admitting the sciences only as tributary to a liberal education, results from limited endowment rather than from a fixed purpose to adhere to the historic college ideal at all hazards. In general, the institutions of collegiate grade have resorted to the system of electives, and this under a two-fold pressure. On the one hand was the fast-growing body of scientific fact, hypothesis, and practice, and on the other hand was the popular feeling that a collegiate education, holding the student so many years from the vocations, should give him an equivalent, not only in mental discipline and general culture, but also in preparation for his special calling. The system of electives, so universally adopted, is easily defended upon the ground of administrative expediency. So far as the system does not involve the pursuit of scientific studies beyond the vague disciplinary limit, it may be defended upon the ground of educational necessity. Whatever the purpose of the system may be in particular cases, its effect is to adulterate the historic college ideal, and to give to technical studies a standing upon a level certainly not lower than that maintained by those other studies which have so long held easy precedence.

The system of electives does not solve the problem. It evades it. But it does at least declare the essential dignity of

that technical education which is not unmindful of discipline and culture.

It may fairly be asked if the time is not at hand for a different solution. The college course, so far as it is held to the historic ideal, does not demand that the students who enter at an average age of from eighteen to twenty years, if that is not overshooting the mark, should be in residence four years. By a strict adherence to the ideal in arranging the courses of study, the degree of Bachelor of Arts might be earned no less honorably than it is now, during a residence of three years, or even two. And the degree would gain in definiteness of meaning. I remember the comments, in which indignation and ridicule were blended, when the question of resorting to this plan was before the authorities of the institution which has no superior in this land. The time had not come. Indeed, the time had not come for a clear understanding of the issue. But the day may not be so far distant when the line shall be sharply drawn between the studies which are for practical utility in direct application, and those which are not. Then the Bachelor of Arts will not be led to think that by virtue of his degree he is to be recognized as a general adept; but he will know that he has received an education which fits him for intercourse with men of culture, and which makes him master of himself. That education he ought to have finished, so far as the college life goes, before he has long passed his majority. And with the preliminary training demanded by the leading colleges, modified as that training would be under the changed circumstances, a college residence of less than four years would be long enough.

Such a change, involving more careful differentiation of studies than is now practised, would result in an immediate development of technical education. Technical studies would be massed together, the scientific spirit would be unhampered, and less time and less effort would be wasted. There is something delightful, and of incalculable beneficence, in the pure scholastic atmosphere. Nothing can take its place. Combined with religious fervor it made the monastic orders possible. It is too sacred to be so easily surrendered. It envelops the years of college life and diffuses over them a light as dreamy

and mellow as the lingering glow of a summer sunset. But the day is not all evening. The morning has its own sacredness, and its invigorating air has no less vitality than that with which calmness and contemplation are inhaled. The classical college has its own associations, its own place, its own divine right. The technical college also has its native associations, its peculiar place, its indefeasible right. Neither gains, while both lose, by confusion of purpose. The education whose immediate object is practical efficiency is the more comprehensive, in that it embraces the other; while the liberal education, so far as it concerns its own proper purpose, is complete in itself. The possible scope of the technical education is so great that incompleteness and failure mark the attempt to make it an episode in the classical college course. It demands its own place. The novel elements in the common life throw greater and greater emphasis upon the call for men of thorough preparation for distinct varieties of service. The application of mechanical principles, for instance, has brought society into a new dependence—that upon mechanical skill and trained ingenuity. Not one great department of study, but many, are suggested by this one distinctive characteristic of modern life. And the change that is involved in the almost infinite variety of mechanical appliances is typical. Science stumbles upon many uses, and comes with intent upon many more. If, as I have said, there is the purpose of practical use running through the work of the man of science, it is because the experience of the immediate past has led him to suspect that there will be uses for every newly discovered fact and every newly framed hypothesis. Wisdom, not double mindedness, thus touches his learning with utility. For wants keep pace with attainments, as surely as with acquirements; and evils that had long seemed beyond remedy, and needs that were hopeless, find relief from these secrets, deep hidden in Nature's mystery, and revealed little by little to the tireless search.

Here, then, is the place for the technical education. It is not to be in any sense a rival of those whose methods and purposes are so absolutely different. In the best education the technical training should follow upon a thorough collegiate course. It is yet too early to look for a general concession of

so much. But, notwithstanding all the uncertainty of prophecy, I venture to say that it will be widely seen before long that as the college course is incomplete without the technical course, so the technical course is inadequate without the preliminary training of the college. The difficulty is mainly in the matter of adjustment even now. There is, of course, as there ought to be, an aristocracy of cultured intelligence. Very naturally, the privileges of that order of nobility have been claimed, as a matter of course, by the members of the learned professions. But there are so many short cuts to these professions that membership in either of them is no longer evidence of a liberal education. The fellowship of intelligence remains, but it is no longer a professional fellowship. Its privileges are open to the man of any occupation, or of any honorable business, who has the trained intellect and the indefinable spirit that come of a liberal education. But the condition is imperative. It must be reckoned with in any attempt to come at the meaning and the value of technical instruction. It is not possible, it never can be possible, to gain the peculiar qualities of mind and heart which the college has always sought to develop, without the devotion of years to such studies as shall quicken the perceptions, broaden the sympathies, and enkindle intellectual aspiration. And so far as a technical institution claims to give the benefits of a liberal education without the pains of it, that institution convicts itself of folly and of crime. It has no right to pervert the truth and mislead its constituents. It has no right to exist if it does not respect the truth. Its whole validity is in the truth which it represents.

Such statements as these, mere platitudes as they may seem to some in this audience, are called for because there is a tendency to expect of the technical college that which is impossible. The time-honored custom allots seven years to the education that is in the best sense preparatory for life. Possibly a true economy might reduce the number to six years, or even, in exceptional cases, to five. If the same result is to be reached in four years, it can only be by demanding that the students who enter shall have mastered studies equivalent in educational value to those of the first year or two of the common college course. The technical college is not a device for getting a

liberal education without paying the price. It offers to the student no privilege of future intellectual fellowship save that for which he will make the inevitable outlay in labor and time. It does offer that. And it offers, in addition, the opportunity to equip himself for his chosen occupation, as thoroughly, as completely, as his previous study and his general ability make it possible. The ideal work of the technical college is to send forth, not merely farmers, mechanics, engineers, chemists, but educated men who shall lift each his separate calling to the dignity of a profession, and claim, without fear of denial, the full freedom of the highest intellectual fellowship.

But what of the New Hampshire College of Agriculture and the Mechanic Arts? It is doubtful if there is another institution so universally misunderstood as is the so called "Agricultural College." The common feeling is that the very name involves a contradiction of terms. And the friend of the institution feels moved to lay some special stress upon that part of the proper title which mentions the "Mechanic Arts." Beyond question, it was with the idea of benefiting agriculture chiefly that congress granted the original endowment, in 1862, and appropriated other sums at different times. It was seen that farming in this country, compared with that in other lands, was wasteful and extravagant, returning a profit to the farmer only because of the apparently inexhaustible resources of the soil. And the yearly expenditure of so many thousand dollars is held a wise outlay, in that it promises to add, in more than corresponding ratio, to the common wealth, by making possible and encouraging the application of advanced scientific study to the cultivation of the soil. The investigation called for by such benefactions from the general government has no limit. And it is in part the province of this college, and its conscious purpose, to apply the processes and the results of the ripest scholarship to that occupation unto which the founders of this republic gave themselves without sacrifice of dignity or of worth.

Here, again, the institution has to make the demand for itself definitely felt. Within an hour's ride from this spot the farmers of several towns are losing hundreds of dollars' worth of produce because they have not availed themselves of the information this college and others like it have sought to impart. This I have

seen within a few days. It is probable that there is not another class of men who unite the most rigid economy with the most reckless extravagance as our farmers do. It was estimated, when the "Morrill bill" was under discussion in congress, that in the state of Massachusetts the annual loss through wasteful methods, in respect of cereals alone, was not less than \$2,000,000. We have not yet come to understand as a people that agricultural prosperity is not in multiplying acres, but in making them productive. The phrase "land poor" has a very definite meaning in some sections, where farmers have added acre to acre, far beyond the limit within which they could properly cultivate the land, until they have found themselves burdened with large, unproductive farms, which could not be sold for enough to pay the mortgages upon them. On the other hand there occurs to me a farm which had been deserted as worthless. The soil had been drained of its vitality. But it fell into new hands, was cultivated thoroughly and with patient skill, almost entirely without other capital, until in five or six years it came to be recognized as one of the best farms in one of the most delightful towns in the state. I cannot claim any very definite knowledge of the details of agricultural life. As a boy I used to wonder what the country was like. But there are some things written so large that they may be read even in the city. And among them is this restricted prosperity of the husbandman standing at the gates of plenty. It will be many years before the evil is remedied in any great measure. Years must pass before the function of the Agricultural College will be understood by those to whom it extends its aid. The college, nevertheless, must keep to its work, and so far as it deals with agriculture must teach all that can be taught of that which the scientific spirit has to convey to the practical tiller of the soil.

In this work the experiment station has a part that is not sufficiently understood. The experiment station, although it is a coördinate department of the college, is a laboratory rather than a class-room. It has its own conveniences for chemical investigation, entirely apart from the apparatus for class-room work. It is well equipped for biological research, and is extending its labor into the promising field of morbid and parasitic growths, animal and vegetable. As the station has the

college farm under its care, it has abundant opportunity for experimenting upon the problems which are of the most vital importance to the farmer. There is in process of building a dairy-house, where the interest which is coming into such prominence in New Hampshire may gain the benefit of a thorough scientific study. Indirectly the experiment station is for the purpose of instruction, but its classes are not of the students in the college, but of the actual farmers, breeders, and growers in the state.

I urge upon this audience the advisability of a closer connection with this department of the college. There are many mysterious things appearing from time to time, whose mystery might be dispelled by a communication with this station, and dispelled in such a way that the benefit would be far-reaching. There are adulterations of food which would be detected if samples of the suspected articles were forwarded for analysis. In various ways the experiment station will make the necessity for its existence felt, but it will do this the more speedily if the people throughout the state will understand that it is established for them, and that it will bring the result of arduous scientific labor to their doors.

I have thus dwelt, to disproportionate length, upon the agricultural department of the college because it is the feature less commonly understood, even while it is so erroneously supposed to be the greatly predominant element in our college life. We have one agricultural course, side by side with four other courses, each claiming equal importance with all the others. The student may elect any one of them, or a combination of them all, for the elective system belongs to the very nature of the technical college. As a matter of fact, it is probable that very few of the students will elect the agricultural course with the idea of returning to the farm. I am told that in Harvard university, out of nearly three thousand students enrolled last year, only six elected the agricultural course. The ratio will be larger here, but it will be small for some years to come. When there shall have utterly ceased the cry of him who says that education has no place upon the farm, then the farmer's boy will not feel driven, as he now does feel driven, to choose between farming and intelligence. Until then the mechanical

and other scientific courses in the college will be elected by the great majority of the students. And in these departments our work is the same in method and spirit with that already outlined. It differs only in subject-matter. In every department the most exhaustive treatment is imperative because of the nature of the college. If it does not offer more than is commonly offered by the classical colleges, its right to exist may well be questioned. In the purpose underlying the grant which called for this college and others like it, there was this intention,—to establish, not schools for the trades, but institutions where unhampered scientific research should be applied to the details of life, for the supreme development of American citizenship. The arguments in favor of the original grant disclose this, and the responsibility incurred in accepting the grant can be discharged in no other way. There is no choice left for us. Our work must be thorough to the last degree, original so far as it may be, and always with this end in view, that by the exertion of every power, the highest service shall be rendered to the truth, to our country, to humanity, and to God. If the occasion should rise, we are not debarred from introducing the ancient languages. We are expected to introduce training in the soldierly duties and qualities. Our field is unlimited save by the receding bounds of modern thought. With patience and courage and faith, the future is in our hands.

Let no one fear that there will be any antagonism between this college and that which has been so long the pride of our state. We give to "Old Dartmouth" to-day our tribute of gratitude for her willing and hospitable guardianship. We congratulate her upon the future that opens before her with new promise under the administration of her loyal and distinguished son. No choice could have been better, and we rejoice that her call, and the call of the friends of education throughout the state, has won for her the wisest, kindest, manliest leadership. We offer the pledge of fellowship and aid, of aims which are at heart one with her own, of hearty alliance in all efforts that may make the homes of New Hampshire radiating centres of intelligence and power. God grant that our united efforts be crowned with success.

There are yet a few things which must be said, chiefly by

way of forecast. Dealing with the facts as we find them, the actual working of the college will fall short of its ideal in many details. We cannot, for the present, command the adequate supply of students well grounded in the disciplinary study. Our course of four years must reproduce much of the common college course. Gradually the standard should be raised, even if it involves establishing a preparatory course equivalent to the ordinary college work. For the present there is nothing to prevent the introduction of such post-graduate courses as may attract the men who have already received a liberal education. There is place for a two years' course, open only to those who are fully prepared for it, and carrying out, in strictest consistency, the fundamental idea of this college. The advantages of such a course, or system of courses, the distinction that would be conferred upon the college, the almost unique opportunity that would be afforded, I need not dwell upon. They are well-nigh self-evident, and I confidently look for the adoption of this plan at no remote date.

At the other extreme is the opportunity to carry some of the benefits of the college directly to the people. Whether by series of lectures, compactly grouped together and delivered in the college buildings, or whether by some application of the idea of "university extension" (and this matter of detail will need the enlightenment of experience), in some way this college may broaden its influence without any sacrifice of principle or of efficiency. And I am persuaded that from the standpoint of administrative economy the necessary outlay would be in every way profitable, while no computation could declare the benefit that might thus be conferred upon those who, unable to avail themselves of the full privilege of the college, could thus feel its inspiration and the contagion of its quickening spirit.

Department after department will have to be added to those we now have whenever our resources become sufficient. The problem of selection will not soon cease to vex us. One thing we may establish,—whatever departments may be added, they must be introduced under instructors of complete equipment and inspiring power. Our professors must be well paid, and they must have leisure. The nature of our founda-

tion makes this peculiarly necessary. With this assured, they must bring to their work—which must not be too voluminous—competence, zeal, devotion, and contagious enthusiasm. Such instructors we now have, and we shall have more as the occasion demands and the opportunity opens.

I have not spoken of one detail, intentionally leaving it to the last. This college stands for character as well as for scholarship and skill. It might be easy to throw off some of the religious and moral responsibility on the ground that this is a technical college, but the measure of such responsibility is determined not by the nature of the studies emphasized, but by the previous development of the students. If we receive boys of the ordinary college age, and of not more than the common development of college freshmen, we must recognize the duty that is therefore incumbent upon us. We can give no guaranty in individual cases. Some students will come here and will return worse than they were before. That is the sad side of all college life. But we will not tolerate vice nor countenance blatant irreligion. This is no sectarian institution. Not one finger shall be lifted to favor one denomination or disparage another. But this is an institution endowed by the government of a Christian nation, fostered by a Christian state, and it must not be false to its foundation. It receives boys and girls who have never been away from home before, and it must not place around them worse influences than they have known. In whatever other respect failure may attend our efforts, we must not fail to send out men and women who shall have learned here that intelligence and faith, scholarship and devotion, walk hand in hand.

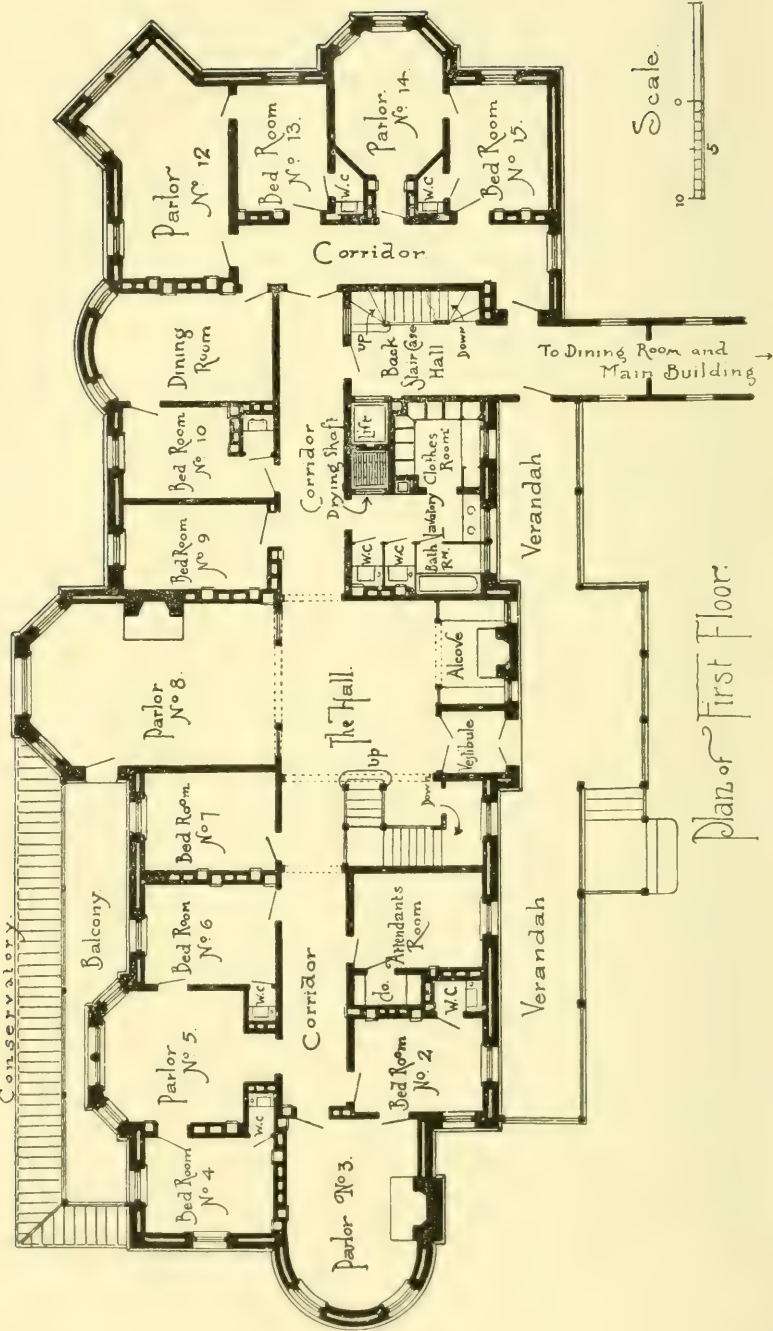
Brighter outlook no college ever had than has this. The signs of increasing confidence are unmistakable. In a few years the generous endowment, the bequest of Benjamin Thompson, will be available. Perhaps not many of us will share in the enlarged work that will then be done. But, with the constant purpose of the general government to encourage thorough technical education at any cost, with the willingness of the state of New Hampshire to coöperate and make this college more and more potent for the highest good, with a body of trustees united in the determination to carry out the purposes of this foundation,

with a corps of efficient and enthusiastic instructors, with the prospect of as many students as we can well care for, we rejoice to-day in the present and for the future. And with us they rejoice who love the truth and welcome every new and every larger movement for the common weal.



BANCROFT BUILDING. — FROM THE NORTH.

Conservatory



Scale.



Plan of First Floor.

ANNUAL REPORTS

OF THE

Board of Visitors, Trustees, Superintendent, Treasurer,
and Financial Agent

OF THE

NEW HAMPSHIRE

ASYLUM FOR THE INSANE

TO THE

GOVERNOR AND COUNCIL

NOVEMBER, 1893.

VOLUME I, PART IV.

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CONTENTS.

Table of Contents	327
Officers of the Institution	329
Visiting Committee	331
Report of the Board of Visitors	332
Report of the Trustees	333
Report of the Superintendent	338
Statistical Tables	347
Report of the Treasurer	359
Report of the Financial Agent	363
Products of the Farm	369
Directions Concerning the Admission of Patients	375
Laws Relating to the Asylum	379
By-Laws	386
Training School for Nurses	390
Graduating Address to the Class of 1893	394
Service Manual	403
Succession of Officers	418

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Dec.,	DR. GEORGE B. TWITCHELL.
Jan., 1894.	E. A. HIBBARD.
Feb.,	DR. E. SPALDING.
March,	DR. MORRIS CHRISTIE.
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Sept.,	DR. W. G. PERRY.
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Nov., 1893.	WHOLE BOARD OF TRUSTEES.
Dec.,	DR. C. P. FROST.
Jan., 1894.	REV. F. D. AYER.
Feb.,	REV. J. E. BARRY.
March,	DR. W. G. PERRY.
April,	J. C. FRENCH.
May,	DR. E. SPALDING.
June,	DR. GEORGE B. TWITCHELL.
July,	E. A. HIBBARD.
Aug.,	REV. J. E. BARRY.
Sept.,	DR. CHARLES A. TUFTS.
Oct.,	DR. MORRIS CHRISTIE.

REPORT OF THE BOARD OF VISITORS.

STATE OF NEW HAMPSHIRE.

EXECUTIVE DEPARTMENT.

CONCORD, November 17, 1893.

The governor and council, president of the senate, and speaker of the house, as required by law, having visited the Asylum for the Insane, inspected its several departments, and examined into the condition of the patients therein, are satisfied that the design of the institution is carried into full effect by the present management.

JOHN McLANE,	JOHN B. SMITH,
<i>Pres. of the Senate.</i>	<i>Governor.</i>
R. N. CHAMBERLIN,	JOHN C. RAY,
<i>Speaker of the</i>	E. O. BLUNT,
<i>House of Reps.</i>	FRANK N. PARSONS,
	HERBERT B. MOULTON.

REPORT OF THE TRUSTEES.

To His Excellency the Governor and to the Honorable Council :

The trustees of the New Hampshire Asylum for the Insane present this, their

FIFTY-FIRST ANNUAL REPORT.

A good degree of success has followed the efforts made in behalf of the patients at the asylum during the past year, one hundred and sixty-six (166) have been admitted, one hundred and fifty-four (154) have been discharged, and three hundred and sixty-eight (368) were under treatment at the close of the year. For particulars in detail, relative to the condition of the institution, you are respectfully referred to the accompanying report of the superintendent.

For statements regarding the finances of the asylum, your attention is hereby directed to the reports of the treasurer and of the financial agent, herewith submitted. It will be seen that, as heretofore, it has been self-sustaining ; the receipts having been slightly in excess of the expenditures. The former were ninety-nine thousand three hundred and twenty-six dollars and eighty-one cents (\$99,326.81), and the latter, ninety-seven thousand six hundred and ninety-one dollars and thirteen cents (\$97,691.13.)

Since our last report, the asylum has received from the estate of the late Mrs. Abigail B. Walker of Concord, a legacy of

fifteen thousand dollars (\$15,000), whose income is to be devoted to the charitable purposes of the institution.

The income from the farm, the past year, is set forth in the accompanying exhibit of farm products, which we also submit to your examination. Their correct cash value, after that of the milk, four thousand three hundred and fifteen dollars and seventy-five cents (\$4,315.75), has been deducted, as being in part a secondary product, amounts to seven thousand five hundred and seventy-six dollars and thirteen cents (\$7,576.13).

Since the construction of our new pig pen, the income from the swine kept upon the farm, has been considerable, no less than one thousand one hundred and eighty-four dollars and eleven cents (\$1,184.11) having been received during the year past from the sale of pork and pigs alone, to say nothing of pork raised for consumption in the house, which amounted, at current prices, to one thousand fifty-seven dollars and five cents (\$1,057.05). In a family as large as ours, containing some four hundred and fifty (450) persons, the broken food from the tables is of large amount. It can not be sold for its true value. This only can be realized by feeding it to swine, as is now done.

The legislature at its last session made an appropriation of twenty-five thousand dollars for the purpose of wiring the Asylum buildings for electric lighting and for constructing a new building for the accommodation of convalescent patients.

The work of introducing the necessary wires and other fixtures into all parts of buildings not designed therefor has proved a protracted and somewhat expensive one. It has, however, been satisfactorily accomplished, at a cost of about two thousand dollars (\$2,000).

The plans for the building, contemplated by the legislature, have been carefully matured, and the stone foundations have been laid during the season just closed. It is proposed to commence the erection of the superstructure early next spring, in expectation of completing the same in season for occupancy the ensuing winter. When finished, it will furnish accommodations for nearly twenty-five (25) patients, and relieve somewhat the existing pressure in the present halls. This structure will be

connected with the old buildings by an underground corridor, through which it will receive its heat and food supplies from the present boiler house and kitchen.

As before remarked, the number of patients under treatment at the close of the year was three hundred and sixty-eight (368), some eighteen (18) more than the Asylum buildings was designed to accommodate. That some of its halls must of necessity be unduly full is self evident. It is equally clear that, under such conditions, the highest curative results are of difficult attainment. This embarrassment, which has been felt for several years, has been gradually increasing, and is likely so to do, unless timely provision be made to prevent it. There has been a very decided increase of the number of patients during the last ten (10) years. In April, 1883, they numbered two hundred and ninety-five (295); October 1, 1893, the number under treatment was three hundred and sixty-eight (368), an increase of seventy-three (73) and an average increase of about seven and three tenths (7.3) each year. At this rate, they would number, ten (10) years hence, no less than four hundred and forty-one (441). It has been evident to the trustees for several years that an early enlargement of the present accommodations was imperative, if the asylum is to pursue successfully its beneficent work. Adequate room is a *sine qua non* to the attainment of such results as have been heretofore reached. The building in process of erection, designed as it is for convalescent patients only, will relieve but little the existing pressure in the old halls. This can be removed only by the erection of additional buildings.

In discussions had as to the best means of relief, it has been suggested that all present and anticipated evils arising from crowding, may be best averted by the erection of a plain, two-storied building of brick; to consist of a centre and two wings, capable of accommodating some fifty (50) or sixty (60) patients, and so planned as to allow of such future extensions as future exigencies may require. The subject is urgent, demanding early examination, and is respectfully commended to your consideration.

During the past year, the first superintendent of this institution, the venerable Dr. George Chandler of Worcester, Mass., has passed from temporal to eternal life; at the mature age of eighty-seven (87) years. Upon its opening, in October, 1842, he took temporary charge of it, and held the office of superintendent some three (3) years. It is a singular fact that he survived all of his successors except the last; the first, Dr. Andrew McFarland, dying November 22, 1891; the second, Dr. John E. Tyler, in 1878; and third, Dr. Jesse P. Bancroft, on the 30th day of April, 1891. It can be said with truth that the past success of this institution has been very largely due to the wise devotion of these four men to its highest interests.

Another year's experience of asylum life at our summer sanitarium, at Long Pond, has more fully demonstrated the wisdom of the purchase of that estate. A large number of patients of quiet characteristics have passed more or less of the summer there, to their enjoyment and advantage. The happy results of the great amount of out-door life afforded them in that peaceful abode is strong proof that the growing practice of giving to patients a greater degree of freedom in the open air is a wise departure from the older asylum treatment.

Our grounds in that locality are admirably adapted to work in this direction. Lying upon the west shore of the pond, to which they gradually slope, and sheltered by high hills from exposure to north and north-west winds, out-door life is comfortable there for one half of the entire year. An occasional change of residence from the asylum to this pleasant sanitarium is beneficial to patients, just as a temporary change from town to country life is to the advantage of such persons in ordinary health as make it.

The more the physical causes of insanity are investigated and controlled, the greater degree of success attends efforts for their removal. Nothing seems to aid more in this direction than agencies fitted to restore to its former vigor impaired physical power.

A second cottage is greatly needed at this locality, and will be provided as soon as the requisite means for its construction



WALKER SUMMER COTTAGE AND LAKE PENACOOK.

can be obtained. If New Hampshire would keep abreast of other states in the treatment of her insane, she must make timely provision for the care of this unfortunate class of her people.

GEORGE B. TWITCHELL,
DEXTER RICHARDS,
WILLIAM G. PERRY,
FRANKLIN D. AYER,
JOHN E. BARRY,
C. P. FROST,
MORRIS CHRISTIE,
ELLERY A. HIBBARD,
JOHN C. FRENCH,
CHARLES A. TUFTS,
EDWARD SPALDING,
JOSEPH B. WALKER,

Trustees.

CONCORD, N. H., November 16, 1893.

REPORT OF THE SUPERINTENDENT.

The superintendent respectfully submits the fifty-first annual report of the New Hampshire asylum for the year ending September 30, 1893.

The year commenced with three hundred and fifty-seven patients — one hundred and seventy-two men, and one hundred and eighty-four women.

The number admitted during the year was one hundred and fifty-seven — seventy-five men and eighty-two women.

The number of different persons treated during the year was four hundred and eight — two hundred and forty-eight men, and two hundred and sixty women.

The mortality rate for the year was 7.2 per cent. The general health of the house has been excellent. During the summer one of the nurses went home to care for her sister, who was sick with typhoid fever. A few days after her return, she herself came down with the disease. She was promptly isolated, and placed under special nursing, both by day and night. She made a good recovery, and no other case has occurred. With this exception, no other acute infectious or contagious sickness has made its appearance in the house.

The percentage of recoveries, based upon the number of cases admitted, and excluding all recoveries from opium or alcohol habits, was 25.30 per cent. This is two or three per cent. higher than has occurred during the past few years, and in view of the large proportion of incurable cases among those admitted, is probably as large a percentage of recovery as can be attained.

The past year witnessed a memorable event which at first



BANCROFT BUILDING,—FROM THE SOUTH.

bade fair to mark a new era in New Hampshire's care of her pauper insane. On the night of February 9, 1893, the Strafford county asylum was burned to the ground for the second time, and forty-one inmates horribly perished in the flames. It is needless to recall the harrowing details; suffice to say it excited the horror and indignation of all thinking people throughout the country. The legislature was in session at the time, and promptly ordered an investigation by the state board of health and lunacy. Dr. Watson's thorough report aroused great interest in this and adjacent states. Immediate steps were taken toward state care of the pauper insane. Fortunately or unfortunately, as one may choose to regard it, the bill as drawn up did not meet with the approval of the county delegations, and was overwhelmingly defeated. The proposed bill was hastily formulated, and, in the shape in which it was submitted, was undoubtedly defective, particularly in the manner in which the chronic pauper insane were to be located and cared for at the present New Hampshire asylum, and in the fact that state support was not entertained.

It would seem especially important that the present asylum, after having reached a high position among similar curative hospitals throughout this and other countries, should not become a mere poorhouse for the housing of the pauper insane. It was just here that the proposed legislation would have proved an embarrassment for the New Hampshire asylum. The location of a large group of cheaply constructed buildings on the asylum grounds, the identification of an almshouse with the present institution, could only prove disadvantageous to the latter. If such additions are to be made to the present asylum buildings as were proposed, the utmost care should be taken against interfering with the remedial agencies and methods of the present institution. The location of the new structure, and its harmonious relationship with the older institution, are matters of vital importance. A mistake in location, a management not in harmony with the methods that prevail in the present asylum, and which long experience in this and other states has demonstrated to be the wisest and best, would only impair the remedial usefulness of the asylum, and be disastrous to the proper care and treat-

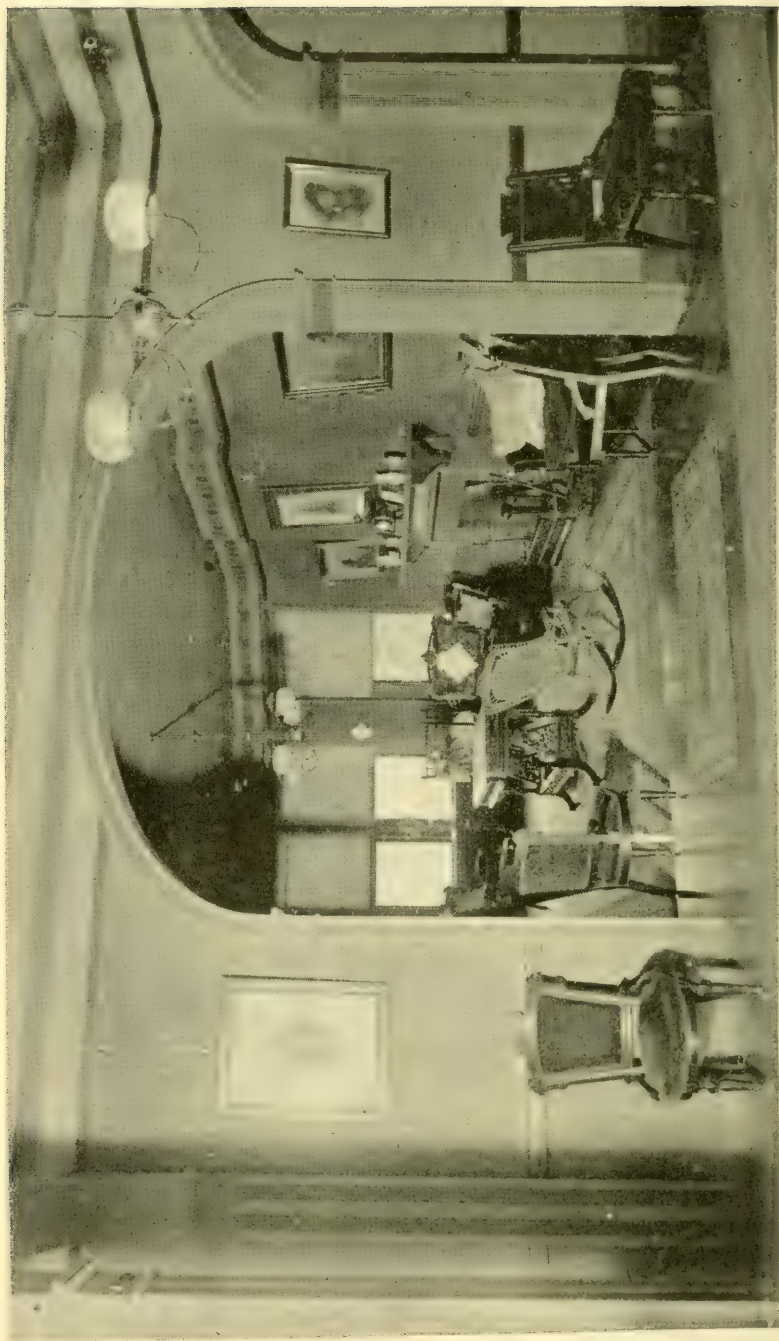
ment of the patients committed here. Unless such harmonious relationship could be attained, it would be far wiser to locate the proposed buildings elsewhere, and entirely independent of the present asylum.

Experience in other states and countries has demonstrated that that liberality of management which is so essential to secure proper care and treatment of both the acute and chronic insane, can best be accomplished under the protecting and providing arm of the state. State supervision and state support are now receiving recognition everywhere. If these unfortunate classes are thrown upon town and county support the policy is too likely to become narrow and parsimonious, and the institution degenerate into a meagre and cheerless almshouse.

The subject of state support, therefore, proved too important for the limited time assigned for its disposal. The hastily devised and defective measures, providing for town and county support in a state almshouse located on the asylum grounds, met with defeat, as was well it should. It is to be hoped that at some time in the future, state support itself will receive intelligent recognition in New Hampshire, and that sufficient time will be devoted to the maturing of a plan that will not only provide well for the unfortunate patients, but reflect credit upon the state.

However remiss the legislature of 1893 may have been in adopting any comprehensive method of state support, they responded promptly and liberally to the petition of your board for means with which to erect a detached building for men, similar in aim and character to the Bancroft building for women. An appropriation of \$25,000 was voted for the erection of this building, and for the wiring of the entire institution for electricity.

The demand for such a building has long been felt. There is no question that the smaller detached structure is more efficacious in the treatment of certain forms and stages of mental disease than the larger, more stereotyped style of asylum architecture. The long ward, the large dormitory, and the continuous block construction is suited for the chronic and semi-demented patients. But a detached building of small size is quite important in any



BANCROFT BUILDING.—INTERIOR.

institution that would desire to be well equipped for the treatment of mental disease. It can be small, for the number of cases that will occupy it at any one time is necessarily small. It should be detached, that the separation from other classes of mental disease may be as complete as possible. It should be sufficiently elastic in its interior arrangement of rooms, as to admit of individualization of care and treatment. These various points have been considered in the planning of this new building. Although the amount of the appropriation is rather small for the double purpose in view, it is to be hoped that it will prove sufficiently large for the erection of a house that will fulfil the requirements that will be made upon it. Certainly the building will be an ornament to the grounds and older structures, and architecturally will leave little to be desired. The old colonial mansion house type is well adapted for the particular ends sought for in the erection of the building. Cases of mild melancholia, of nervous exhaustion, as well as convalescents from more serious attacks of mental disease, can be cared for within its walls.

Work was begun upon the foundations in August, and at the present time the stone work is completed. It was thought best to stay operations at this point, and proceed with the superstructure in the spring. It is thought advisable to provide a brick underground tunnel connecting the house with the Kimball wing. Food supplies from the general kitchen, and steam and hot water from the boiler house can be easily and economically furnished through this sub-way. The cost of a tunnel will be little if any more than a passage-way above ground which can with difficulty be made ornamental, and which would take up valuable space.

Concerning the second purpose of the appropriation, that of wiring the entire institution for incandescent lighting, it may be said that a comprehensive system of wiring was finally determined upon, and bids were received from various companies. That of the Manchester Heating and Lighting Company was finally accepted as being not only the cheapest, but as containing the most liberal proposal in the matter of altering old gas

fixtures, of placing concealed or moulding work as desired, and of wiring for two circuits in every wing and building—one, a larger circuit for evening use only, the other, smaller and designed for all-night work. By the cutting out of the larger circuit, not only will needless and extravagant use of the current be prevented in the night, but in case the institution should install a plant of its own, there will be no danger of overloading a smaller engine and dynamo which will supply the smaller all-night circuit. The number of lights available on this all-night circuit will be limited to the capacity of the smaller engine and dynamo.

The work of wiring was begun in July, and has been steadily pushed forward to completion.

TRAINING-SCHOOL FOR NURSES.

The fourth class graduated last June. The graduating exercises were held as usual in the chapel, and the address was delivered by Dr. Julia Wallace Russell. The class comprised the following members: Miss Jennie N. Peach, Miss Vivia M. Lohnas, Miss Winnie Sleeper, Mrs. Alma D. Hale, Miss Flora P. Scruton, Miss Agnes Marie Levinsohn, all of whom passed successfully the examinations, after giving two years' faithful service to the institution.

The work of the school is manifest each year in the character of the service in the institution. Mrs. M. C. Godfrey completed in June her first year as superintendent of the school, and by her faithfulness and efficiency has demonstrated her peculiar fitness for the responsible position held by her. The interesting address delivered by Dr. Julia Wallace Russell, will be found in the appendix.

THE WALKER SUMMER COTTAGE.

On the 20th of April, the cottage was opened with seventeen patients—fifteen men and two women. As in previous years the place was put under the immediate supervision of Mr. Tandy and his wife. The work of improving and developing



WALKER SUMMER COTTAGE.

the grounds has continued during the season. During the spring and summer the new avenue to the highway was completed, and a handsome stone gateway was erected. This approach to the cottage not only saves climbing many steep hills, but discloses delightful views of the lake, distant mountains, and surrounding hills. The nursery for fruits has already begun to yield, and demonstrates the peculiar fitness of this sheltered sunny corner of the grounds for its purpose. During the season there was a constant succession of garden vegetables sufficient to supply the entire family at the cottage. Two hundred bushels of potatoes were raised on the place. About four acres were fertilized and sowed with grass. Another year three more acres will be brought into good grass land. The farm connected with the cottage at Lake Penacook bids fair in a few years to be a profitable addition to that of the Asylum proper.

In addition to the work upon the grounds, the cottage was painted both inside and out, to the great improvement of the place.

At the meeting of your board in May, 1892, it was voted to select a suitable site for a cottage for men on the grounds at the lake. Your committee, after thorough inspection of the entire estate, selected a slightly spot on the high ground to the southwest of the Walker cottage, just above the new avenue. The ground was graded, and a driveway from the avenue was made. The ascent is by an easy grade. The view from the terrace is very fine. The need of a cottage for men at this place has long been felt and it is to be hoped that in a short time some way will be found by which it can be erected.

In July, several women patients took up their residence at the place. Nearly all were very much benefited by the change and the open-air life. In a few the gain in physical strength was remarkable, and a gratifying testimonial to the value of the place as a remedial agent. In all, forty patients were cared for at different times during the summer months. Besides this number, one hundred and fifty-six dinners were furnished those who were driven up for the day from the Asylum. Not the least among the many advantages of the Walker cottage, is the

delightful change and outing for the day which the place affords for many who cannot spend all their time there, and yet are greatly benefited by the ride and change of a few hours. A few evening piazza and lawn parties and one delightful day picnic in the pine grove at the entrance proved very attractive. Mr. and Mrs. Tandy deserve great credit for their interest in the work of the season at the cottage.

PERMANENT IMPROVEMENTS.

In the spring the entire barn with adjoining wings was shingled with best rift cypress shingles. During the season a new horse stable has been fitted up in the west wing with running water, and an outside entrance. Hereafter it will not be necessary for the horses to enter the part occupied by the cows. The cellar for vegetables has been finished.

In the winter a new cold storage was put in the large room adjoining the kitchen. There is now every facility for keeping milk, butter, eggs, and kitchen supplies.

During the summer an outside iron fire-escape was placed on the west end of the laundry building. Every wing and building has now a double exit except the chapel building.

The wash-rooms and water-closets in wards 14 and 15 were fitted with tile floors and thoroughly re-plumbed with the best and latest appliances. In making these changes the old hot and cold water iron-piping was replaced with enamelled brass pipe.

Entire new floors of rift Southern pine were laid during the summer months in two offices and the front hall, and in the dining-rooms of wards 13 and 14.

During the period while the patients in the Bancroft building were at the lake many rooms were painted, and, by the addition of two solid partitions at the proper places in the second and third floors, a suite of rooms was gained for the first assistant physician, and on the third floor accommodations for nine nurses. This will prove a desirable change. Not only will valuable room in the Bancroft building be utilized, but

another important point will be gained—the location of a medical officer in this building. It is very desirable, that as far as practicable, officers should be located in detached buildings.

A private telephone service has been installed with six stations. The engineer's house, the boiler house, the Kent building, the Bancroft building, and the first assistant physician's rooms in the latter building are now all connected with the central office.

Six self-winding electric clocks regulated by the Western Union Telegraph Company have been located at important points in the house as well as in the kitchen and central office, and have proved of much value in furnishing uniform and correct time—an item of much importance in a large hospital.

THE WINTER WORKSHOP.

The shop has not only proved of much value in furnishing employment for many who would have remained unemployed to their own detriment, but it has sent out much creditable work. During the year, 4,164 brooms have been manufactured, 250 mattresses upholstered, and a volume of 550 pages, entitled "Archives of the New Hampshire Asylum for the Insane," has been printed, together with an edition of one of the reports for the year 1856, which had passed out of print. The "Archives" proves to be a work of much historical value, containing as it does all the early newspaper accounts relating to the asylum movement in New Hampshire during the decade beginning with the year 1830. Besides this much minor printing has been done, 28 suits of clothes manufactured, and all the chairs reseated.

ACKNOWLEDGMENTS.

In October, 1893, Dr. A. C. Nason resigned his position as second assistant physician, after a service of nine years, to enter into general practice in pursuance of a long cherished plan. It was with sincere regret that Dr. Nason's resignation was accepted. By his faithfulness, his interest in his work, and his excellent judgment, he proved a most valuable assistant. He left the institu-

tion with the most cordial wishes of all for success in his new work.

Dr. C. S. Bartlett, a graduate of the class of 1892 of the Dartmouth Medical School, was selected to fill the vacancy caused by the resignation of Dr. Nason. Dr. Bartlett comes to us after a year's experience in the wards of the Tewksbury almshouse, and enters upon his work with gratifying interest.

The position of resident engineer and plumber has been filled acceptably by Mr. Frederick Booth, who has proved himself well fitted for the responsibilities of the place. As was anticipated, quite a relief was experienced in having the engineer a resident on the grounds.

During the year Mr. B. B. Davis and pupils gave two concerts, Granville Wardwell a lecture "From Boston to Chicoutimi," Nevers and Jones a minstrel entertainment, and the Essex Quartette assisted by Miss Inez Fairbanks and Miss Colburn gave a very pleasant concert and reading.

The following newspapers throughout the year have kindly furnished the institution with their weekly issues: *Granite State News*, *Manchester Weekly Union*, *People and Patriot*, *Concord Evening Monitor*, *Nashua Gazette*, *The Farmer's Cabinet*, *Berlin Independent*, *The Morning Star*, *The New Hampshire Gazette*, *The Mountaineer*, *Cheshire Republican*, *Sandwich Reporter*, *The Analecta*, *The Belknap Republican*, *Carroll County Pioneer*, *Manchester Weekly Budget*, *Exeter Gazette*, *The Derry News*, *The Merrimack Journal*, *The Great Falls Free Press*, *The Weekly Times*, *Peterborough Transcript*, *The States and Union*, and the *Northern Herald*.

To you, gentlemen, I wish to express my profound appreciation for your interest and support which has been freely tendered upon all occasions.

C. P. BANCROFT,
Superintendent.

Concord, N. H., September 30, 1893.

STATISTICAL TABLES.

TABLE I.

	Men.	Women.	Total.
Patients in the hospital October 1, 1892.....	172	185	357
Cases admitted during the year.....	81	85	166
Discharged within the year.....	76	78	154
Viz., as recovered from first attack.....	14	14	28
as recovered from other than first.....	7	7	14
as recovered from alcoholism.....	5	.....	5
as much improved.....	5	10	15
as improved.....	10	10	20
as not improved.....	16	18	34
as not insane.....	.....	1	1
Deaths.....	19	18	37
Patients remaining October 1, 1893.....	176	192	368
Number of different persons treated in the year.....	248	260	508
Number of different persons admitted.....	75	82	157
Number of different persons recovered.....	23	21	44
Daily average number of persons.....	183.72	193.63	369.02

TABLE II.

Showing the result in all under treatment during the year.

	Of those in the asylum at the beginning of the year.			Of those admit- ted during the year.			Total of both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
Discharged recovered....	9	11	20	12	10	22	21	21	42
" much improved.....	1	6	7	4	4	8	5	10	15
" improved.....	9	3	12	1	7	8	10	10	20
" not improved..	4	8	12	12	10	22	16	18	34
" alcoholism.....	.....	.....	.....	5	.....	5	5	.....	5
" not insane.....	.....	1	1	.....	.....	.....	.....	1	1
Died.....	10	13	23	9	5	14	19	18	37
Remaining improved.....	28	54	82	17	28	45	45	82	127
" not improved..	111	96	207	20	14	34	131	110	241
" not insane.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE III.

Admissions and discharges from the beginning of the asylum.

	Men.	Women.	Total.
Admitted.....	3,127	2,982	6,109
Discharged.....	2,843	2,672	5,515
" recovered.....	1,070	1,024	2,094
" improved.....	692	710	1,402
" not improved.....	608	550	1,158
Died.....	561	482	1,042

TABLE IV.

Showing number and character of those recovered during the year.

	Cases in which recurrence is established.			Cases in which recurrence is not established.			Total of both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
From first attack.....				13	11	24	13	11	24
" second ".....				2	2	4	2	2	4
" third ".....					2	2		2	2
" fourth ".....	1	1	2				1	1	2
" sixth ".....	2	1	3				2	1	3
" eighth ".....		2	2					2	2
" tenth ".....	1	1	2				1	1	2
Unknown.....	2	1	3				2	1	3
	6	6	12	15	15	30	21	21	42

TABLE V.

Showing duration of insanity in those recovered during the year.

	Men.	Women.	Total.
Less than one month.....	5	4	9
One to three months.....	3	3	6
Three to four months.....	3	1	4
Six to twelve months.....	5	5	10
More than one year.....	2	6	8
Unknown.....	3	2	5
	21	21	42

TABLE VI.

Showing number of admissions to this asylum in those admitted during the year.

	Men.	Women.	Total.
Admitted the first time.....	60	62	122
“ second “	13	11	24
“ third “	4	5	9
“ fourth “	2	1	3
“ fifth “	1	4	5
“ ninth “	1	1	1
“ tenth “	1	1	2
	81	85	166

TABLE VII.

Showing number of the attack of those admitted during the year.

	Men.	Women.	Total.
First	61	61	122
Second.....	9	8	17
Third.....	1	4	5
Fourth.....	2	1	3
Fifth.....	1	2	3
Sixth.....	1	1	2
Eighth.....	1	2	2
Tenth.....	1	1	1
Twelfth.....	1	1	1
Fifteenth.....	1	1	1
Not insane.....	1	1	1
Unknown.....	5	3	8
	81	85	166

TABLE VIII.

Showing duration of insanity of those admitted during the year.

	Men.	Women.	Total.
Less than one month.....	15	10	25
One to three months.....	15	15	30
Three to six months.....	6	8	14
Six to nine months.....	4	5	9
Nine to twelve months.....	2	9	11
Twelve to eighteen months.....	6	3	9
Eighteen months to two years.....	5	3	8
Two to three years.....	5	6	11
Three to four years.....	2	1	3
Five to ten years.....	11	15	26
Ten to fifteen years.....	1	2	3
Fifteen to twenty years.....	1	2	3
Twenty to thirty years.....	2	1	3
Thirty to forty years.....		1	1
Fifty to sixty years.....		1	1
Alcoholism.....	2		2
Not insane.....		1	1
Unknown.....	4	2	6
	81	85	166

TABLE IX.

Showing ages in those admitted during the year.

	Men.	Women.	Total.
Under fifteen years.....	1	1	2
Fifteen to twenty years.....	2	6	8
Twenty to twenty-five years.....	11	5	16
Twenty-five to thirty years.....	4	11	15
Thirty to thirty-five years.....	8	7	15
Thirty-five to forty years.....	12	11	23
Forty to forty-five years.....	11	9	20
Forty-five to fifty years.....	11	10	21
Fifty to sixty years.....	10	13	23
Sixty to seventy years.....	9	10	19
Seventy to eighty years.....	2	1	3
Over eighty years.....		1	1
	81	85	166

TABLE X.

Showing form of disease in those admitted during the year.

	Men.	Women.	Total.
Acute mania.....	15	13	28
Sub-acute mania.....	7	4	11
Recurrent mania.....	2	7	9
Chronic mania.....	14	12	26
Circular mania.....	3	7	10
Epileptic mania.....	2	4	6
Acute melancholia.....	15	21	36
Chronic melancholia.....	2	2	4
Recurrent melancholia.....		1	1
Melancholia with stupor.....	1		1
Acute dementia.....	1		1
Secondary dementia.....	3	2	5
Senile dementia.....	3		3
Structural brain disease.....	3	1	4
Congenital imbecile.....		2	2
Hypochondriasis.....		2	2
Paresis.....	1	2	3
Developmental insanity.....	3	2	5
Acute alcoholism.....	1		1
Alcoholism.....	5		5
Hystero-mania.....		1	1
Myosphobia.....		1	1
Not insane.....		1	1
	81	85	166

TABLE XI.

Showing complications in those admitted during the year.

	Men.	Women.	Total.
Hereditary tendency to insanity.....	10	11	21
Intemperance.....	11	1	12
Epilepsy.....	2	4	6
Cigarette poisoning.....	1		1
Syphilis.....	1		1
Dyspepsia.....	1		1
Morphine poisoning.....	1		1
Uterine diseases.....		7	7
Stricture of rectum.....		1	1
Locomotor ataxy.....	1		1
	28	24	52

TABLE XII.

Showing number with suicidal propensity under treatment during the year.

	Men.	Women.	Total.
Of those in the asylum at the beginning of the year..	29	36	65
Of those admitted during the year.....	15	33	48
	44	69	113

TABLE XIII.

Showing civil condition of those admitted during the year.

	Men.	Women.	Total.
Married	36	45	81
Single	35	30	65
Widowed.....	6	9	15
Divorced.....	2	1	3
Unknown.....	2	.....	2
	81	85	166

TABLE XIV.

Showing occupations of those admitted during the year.

	Men.	Women.	Total.
Housewives.....		50	50
Laborers.....	17		17
Farmers.....	18		18
Mill operatives.....	7	7	14
Domestics.....		9	9
Shoe operatives.....	4	1	5
Merchants.....	1		1
Carpenters.....	1		1
Printers.....	2		2
Clerks.....	3		3
Dressmakers.....		2	2
Tailoress.....		1	1
Stone-masons.....	3		3
Restaurant keeper.....	1		1
Type-setter.....	1		1
Students.....	1	3	4
Clergyman.....	1		1
Physician.....	1		1
School teacher.....		2	2
Nurses.....		2	2
Travelling salesman.....	1		1
Jeweller.....	1		1
Blacksmiths.....	2		2
Chairmaker.....	1		1
Carriage trimmers.....	3		3
Stationary engineer.....	1		1
Wood-carver.....	1		1
Moulder.....	1		1
Dyers.....	2		2
Barber.....	1		1
None.....	4	8	12
Unknown.....	2		2
	81	85	166

TABLE XV.

Showing nativity of those admitted during the year.

	Men.	Women.	Total.
New Hampshire	49	56	105
Maine	4	2	6
Massachusetts.....	4	8	12
Vermont	4	1	5
New York.....	.....	1	1
Connecticut.....	1	.....	1
Pennsylvania.....	1	.....	1
North Carolina.....	.....	1	1
Kentucky .....	.....	1	1
Canada.....	4	4	8
P. E. Island	1	.....	1
Ireland.....	4	8	12
England.....	2	1	3
Scotland	1	1	2
Germany.....	2	.....	2
Switzerland.....	1	.....	1
Finland.....	1	.....	1
Unknown	2	1	3
	81	85	166

TABLE XVI.

Showing residence of those admitted during the year.

	Men.	Women.	Total.
Hillsborough County	20	18	38
Merrimack "	20	21	41
Cheshire "	6	7	13
Rockingham "	8	12	20
Strafford "	5	8	13
Grafton "	2	9	11
Belknap "	5	.....	5
Coös "	1	1	2
Sullivan "	4	4	8
Carroll "	4	2	6
Connecticut.....	1	.....	1
Vermont .....	.....	1	1
Massachusetts.....	3	2	5
Unknown.....	2	.....	2
	81	85	166

TABLE XVII.

Showing by what authority committed.

	Men.	Women.	Total.
By friends.....	40	60	100
By state commissioners of lunacy.....	5	6	11
By counties.....	13	7	20
By towns or cities.....	17	9	26
By courts.....	3	1	4
By self.....	2	2	4
By order of the Governor.....	1	.....	1
	81	85	166

TABLE XVIII.

Showing by whom supported.

	Men.	Women.	Total.
Self or friends.....	39	52	91
Counties.....	15	8	23
Towns or cities.....	9	8	17
State, including cases sent by the supreme court, by order of the Governor, and by the commissioners of lunacy.....	18	17	35
	81	85	166

TABLE XIX.

Deaths during the year and their causes.

	Men.	Women.	Total.
Structural disease of the brain.....	6	5	11
Exhaustion from acute melancholia.....	1	1	2
“ “ chronic “.....	.....	1	1
“ “ acute mania.....	2	.....	2
“ “ chronic mania.....	1	1	2
“ “ senile dementia.....	4	.....	4
“ “ chronic “.....	.....	1	1
Hæmoptysis.....	1	.....	1
Oedema of lungs.....	1	2	3
Old age.....	1	2	3
Epilepsy.....	1	.....	1
Phthisis pulmonalis.....	.....	1	1
Tabes dorsalis.....	1	.....	1
Tuberculosis abdominalis.....	.....	1	1
Secondary hemorrhage from cut throat.....	.....	1	1
Pneumonia.....	.....	1	1
Diarrhœa.....	.....	1	1
	19	18	37

TABLE XX.

Showing ages at time of death.

	Men.	Women.	Total.
Between 20 and 30 years old	1	2	3
" 30 and 40 "	3	2	5
" 40 and 50 "	2	3	5
" 50 and 60 "	4	4	8
" 60 and 70 "	3	3	6
" 70 and 80 "	5	2	7
Over 80 years old.....	1	2	3
	19	18	37

TABLE XXI.

Showing ages of those remaining at the end of the year.

	Men.	Women.	Total.
Under twenty years of age	2	7	9
Twenty to thirty years old	20	9	29
Thirty to forty	45	33	78
Forty to fifty	35	46	81
Fifty to sixty	35	47	82
Sixty to seventy	21	33	54
Seventy to eighty	11	12	23
Over eighty	7	5	12
	176	192	368

TABLE XXII.

Showing duration of disease in those remaining at the end of the year.

	Men.	Women.	Total.
From one to two months.....	1	1	2
From two to three months.....	2	2	2
From three to six months.....	4	5	9
From six to twelve months.....	4	10	14
From twelve to eighteen months.....	8	12	20
From eighteen months to two years.....	4	5	9
From two years to three years.....	12	14	26
From three years to five years.....	28	14	42
From five years to ten years.....	23	39	62
From ten years to fifteen years.....	25	25	50
From fifteen years to twenty years.....	8	21	29
From twenty years to twenty-five years.....	9	10	19
From twenty-five years to thirty years.....	15	7	22
From thirty years to forty years.....	6	14	20
Over forty years.....	6	6	12
Unknown.....	22	7	29
Opium habit.....	1	.....	1
	176	192	368

TABLE XXIII.

Showing prospect of recovery in those admitted during the year.

	Men.	Women.	Total.
Curable (apparently).....	24	31	55
Incurable (apparently).....	51	53	104
Alcoholism.....	6	.....	6
Not insane.....	.....	1	1
	81	85	166

TABLE XXIV.

Prospects of those remaining at the end of the year.

	Men.	Women.	Total.
Curable (apparently).....	9	20	29
Incurable (apparently).....	165	172	337
Opium habit.....	1	.....	1
Alcoholism.....	1	.....	1
	176	192	368

TABLE XXV.

Statistics of admissions, discharges, and deaths, from the opening of the asylum.

Year.	Admitted.	Discharged and died.	Recovered.	Improved.	Unimproved.	Died.	Whole number under treatment.	Remaining at end of hospital year.	Daily averages of the hospital.		
									Men.	Women.	Total.
1843	76	29	12	10	6	1	76	47	.....	.....	.....
1844	104	81	37	20	19	5	151	70	.....	.....	.....
1845	88	82	37	17	22	6	158	76	.....	.....	.....
1846	98	76	26	23	16	11	174	98	.....	.....	.....
1847	89	87	38	17	23	9	187	100	.....	.....	.....
1848	92	83	29	20	26	8	192	109	.....	.....	.....
1849	81	76	36	15	11	14	190	114	.....	.....	.....
1850	103	90	45	18	20	7	217	127	.....	.....	.....
1851	88	98	45	25	16	12	215	117	.....	.....	.....
1852	107	106	66	13	16	11	224	118	.....	.....	.....
1853	132	107	65	25	11	8	250	143	.....	.....	.....
1854	141	123	63	24	22	14	284	161	.....	.....	.....
1855	95	91	50	20	9	12	246	155	.....	.....	.....
1856	85	96	66	13	7	10	250	154	.....	.....	.....
1857	97	81	47	15	7	12	251	170	.....	.....	.....
1858	76	77	34	20	5	18	246	169	.....	.....	.....
1859	98	85	31	22	18	14	267	182	.....	.....	.....
1860	85	83	38	16	12	17	267	184	94.0	88.0	182.0
1861	106	94	34	34	10	16	290	196	90.0	100.0	190.0
1862	86	94	42	32	7	13	282	188	88.7	105.7	191.4
1863	101	85	30	32	17	16	289	204	87.4	105.9	193.3
1864	105	92	36	16	17	23	309	217	99.4	107.4	206.8
1865	107	102	42	23	14	22	324	223	102.5	115.9	218.4
1866	104	91	26	28	16	21	327	236	106.3	122.6	228.9
1867	117	107	39	24	27	17	353	246	119.3	122.6	241.9
1868	118	129	51	39	18	21	364	235	118.5	121.27	239.77
1869	95	93	42	20	9	22	330	237	113.7	129.9	243.6
1870	130	114	37	34	20	23	367	253	123.1	125.9	249.0
1871	135	163	65	37	29	32	388	225	119.8	123.44	242.82
1872	152	123	55	31	16	21	377	254	109.36	125.19	234.55
1873	194	172	61	51	27	33	448	273	127.8	139.5	267.3
1874	140	137	42	44	27	22	416	281	140.4	127.5	267.9
1875	120	140	53	37	30	20	401	261	136.6	138.1	274.7
1876	140	122	35	34	27	26	401	279	121.4	139.1	260.5
1877	119	118	36	38	27	17	398	280	124.2	150.3	274.5
1878	114	118	35	36	30	17	394	276	128.9	143.8	272.7
1879	73	81	27	23	8	23	349	268	126.3	143.8	270.1
1880	111	94	28	27	22	17	379	285	127.4	147.6	275.0
1881	134	117	33	39	23	22	419	302	133.3	158.6	291.9
1882	104	121	38	26	27	30	406	285	131.0	159.1	290.1
1883	133	123	41	23	34	25	418	295	120.3	164.1	284.4
1884	141	127	18	41	44	24	436	309	124.3	169.5	293.8
1885	138	122	30	20	36	36	447	322	128.3	181.9	310.2
1886	138	143	43	30	34	34	460	317	139.82	182.37	322.19
1887	143	128	32	28	28	33	460	328	137.22	184.12	321.34
1888	137	125	33	26	35	28	465	339	150.49	183.59	334.08
1889	155	158	41	38	34	36	494	337	161.06	175.80	336.86
1890	276	223	79	28	63	53	602	364	166.52	184.57	351.09
1891	173	165	42	40	37	38	527	372	175.62	184.99	360.61
1892	169	181	51	39	40	42	531	359	181.40	182.38	363.78
1893	166	154	47	35	34	37	508	368	183.72	193.63	369.02

TREASURER'S REPORT.

To the Trustees of the New Hampshire Asylum for the Insane:

The following statement of receipts and expenditures, from October 1, 1892, to September 30, 1893, inclusive, is respectfully submitted:

RECEIPTS.

Balance on hand	\$2,716.63
Cash received for board of private patients . . .	48,106.94
received for board of town patients . . .	4,355.21
received for board of county patients . . .	6,781.15
received of financial agent for aid to patients	10,000.00
received of state treasurer for aid to indigent patients	6,000.00
received of state treasurer for board of criminal insane	4,228.24
received of state treasurer for board of patients transferred to state support by order of commissioners of lunacy	13,489.07
received of financial agent as income from Isaac Adams fund	180.00
received of financial agent for improvement of grounds	500.00
received of state treasurer for library . . .	100.00
received for stock and articles sold . . .	2,869.57
	\$99,326.81

EXPENDITURES.

Cash paid for meats	\$10,792.11
flour	2,069.80
butter and cheese	4,508.75
sugar and molasses	1,776.12
fish	2,386.04
coffee and tea	1,645.17
fruit, potatoes, and other vegetables	1,156.40
all other table supplies	6,708.57
house furnishing goods	4,804.00
articles furnished and charged	3,244.79
lighting and heating	12,202.63
medical and surgical supplies	1,048.84
services of all forms in care of pa- tients and household	24,029.45
ordinary repairs of buildings	6,296.52
permanent improvements	4,153.69
provender	2,544.64
farm expenses, including services, farming implements, and all im- provements of farm and grounds	6,256.35
stationery, library, printing, etc.	462.44
postage, express, and freights	449.52
travelling expenses of trustees	211.37
public exercises, including Sunday services, and all public means to interest and occupy patients	899.21
miscellaneous items	44.72
Whole amount expended	\$97,691.13
Balance of income carried to new account	1,635.68
	<hr/>
	\$99,326.81

C. P. BANCROFT,
Treasurer.

CONCORD, October 1, 1893.

I have examined the accounts of the treasurer of the New Hampshire Asylum for the Insane for the fiscal year ending September 30, 1893, and find them correct and sustained by the proper vouchers.

JOHN C. FRENCH, *Auditor*.

MANCHESTER, N. H., Nov. 10, 1893.

REPORT OF THE BUILDING COMMITTEE.

To the Trustees of the New Hampshire Asylum for the Insane :

The committee appointed May 18, 1893, to procure the erection of a building for the accommodation of convalescent male patients, having attended to the duty assigned them, respectfully report that the amount of money placed at their disposal was about twenty-three thousand dollars ; that they have procured carefully digested plans of the contemplated building, in accordance with which the stone-work has been substantially completed at a cost of fifteen hundred sixty-nine dollars and forty-one cents, and, that contracts for the superstructure will be made at an early day, in the hope that it may be finished during the ensuing year.

Respectfully submitted,

C. P. FROST,

J. B. WALKER,

C. P. BANCROFT,

Building Committee.

CONCORD, November 16, 1893.

TWENTY-SEVENTH ANNUAL REPORT

OF THE

FINANCIAL AGENT.

To the Trustees of the New Hampshire Asylum for the Insane :

The financial agent respectfully presents this report of his receipts and expenditures from October 1, 1892, to September 30, 1893, inclusive ; and of the amounts and investments of the permanent funds of the asylum in his custody at this date.

RECEIPTS.

Cash brought from last year's account . . .	\$8,908.31
received for bonds paid . . .	2,000.00
received from the estate of the late Abigail B. Walker . . .	15,000.00
received for interest and dividends . . .	15,674.91
	<hr/>
	\$41,583.22

EXPENDITURES.

Cash paid for securities purchased . . .	\$21,562.14
Charles P. Bancroft, treasurer . . .	11,533.65
for insurance . . .	819.42
for painting Long Pond cottage . . .	355.76
for salary of financial agent, rent of safe, and sundry small expenses . . .	853.32
carried to new account . . .	6,458.93
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	\$41,583.22

364 REPORT OF THE ASYLUM FOR THE INSANE.

The following are the several permanent funds of the asylum, accompanied by lists of the securities in which they are invested :

ADAMS FUND.

(Gift of Isaac Adams, of Sandwich.)

10 shares Pittsburg, Fort Wayne & Chicago Railroad stock	\$1,000.00
4 shares Suffolk National Bank stock	400.00
2 United States bonds	600.00
1 Iowa Loan & Trust Company bond	1,000.00
	<hr/>
	\$3,000.00

BURROUGHS FUND.

(Legacy of Rev. Charles Burroughs, D. D., of Portsmouth.)

1 St. Louis County bond	\$1,000.00
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CHANDLER FUND.

(Legacy of Abiel Chandler, of Walpole.)

25 shares Portland, Saco & Portsmouth Railroad stock	\$2,500.00
37 shares Boston & Maine Railroad stock	3,700.00
100 shares Chicago, Rock Island & Pacific Railroad stock	10,000.00
10 shares Pittsburg, Fort Wayne & Chicago Railroad stock	1,000.00
10 shares Michigan Central Railroad stock	1,000.00
2 shares Northern Railroad stock	200.00
3 shares State National Bank stock	300.00
2 Chicago Water Loan bonds	2,000.00
3 Northern Pacific Railroad bonds	3,000.00
2 Chicago, Burlington & Quincy Railroad bonds	2,000.00
1 Chicago & Northwestern Railroad bond	1,000.00
6 Iowa Loan & Trust Company bonds	3,300.00
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	\$30,000.00

CONANT FUND.

(Gift of John Conant, of Jaffrey.)

4 Iowa Loan & Trust Company bonds . . .	\$4,000.00
1 New Hampshire Trust Company bond . . .	500.00
1 Concord & Montreal Railroad bond . . .	1,000.00
3 shares Boston & Maine Railroad stock . . .	300.00
2 shares Boston & Providence Railroad stock . . .	200.00
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	\$6,000.00

DANFORTH FUND.

(Legacy of Mary Danforth, of Boscawen.)

4 shares Suffolk National Bank stock . . .	\$400.00
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FISK FUND.

(Legacy of Miss Catherine Fisk, of Keene.)

This fund is held in trust by the state, in accordance with an act of the Legislature, approved

August 4, 1887 \$26,378.43

FULLER FUND.

(Legacy of Mrs. Peggy Fuller, of Francestown.)

20 shares Boston & Maine Railroad stock . . .	\$2,000.00
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KENT FUND.

(Legacy of Moody Kent, of Pittsfield.)

8 Chicago River Improvement bonds . . .	\$8,000.00
5 Concord bonds	5,000.00
3 Minneapolis bonds	3,000.00
3 United States bonds	1,200.00
10 Spokane & Palouse Railroad bonds . . .	10,000.00
5 Oregon Short Line Railroad bonds . . .	5,000.00
5 Eastern Railroad bonds	5,000.00
10 St. Joseph & Grand Island Railroad bonds . .	10,000.00
9 Burlington & Missouri River Railroad bonds .	9,000.00
24 Chicago, Burlington & Quincy Railroad bonds	24,000.00
5 Chicago & Northwestern	5,000.00

7 Philadelphia, Wilmington & Baltimore Rail- road bonds	\$7,000.00
10 Boston & Lowell Railroad bonds	10,000.00
4 Northern Pacific Railroad bonds	4,000.00
7 Concord & Montreal Railroad bonds	7,000.00
1 Duluth School Improvement bond	1,000.00
50 shares Pittsburg, Fort Wayne & Chicago Rail- road stock	5,000.00
32 shares Northern Railroad stock	3,200.00
100 shares Michigan Central Railroad stock	10,000.00
2 shares Boston & Providence Railroad stock	200.00
50 shares Union Pacific Railroad stock	5,000.00
10 shares Chicago, Rock Island & Pacific Rail- road stock	1,000.00
50 shares Fitchburg National Bank stock	5,000.00
47 shares State National Bank stock	4,700.00
7 shares Railroad National Bank stock	700.00
Cash on hand awaiting investment	2,000.00
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	\$151,000.00

KIMBALL FUND.

(Legacy of Jacob Kimball, of Hampstead.)

This fund is held in trust by the state . . . \$6,753.49

PENHALLOW FUND.

(Legacy of H. Louise Penhallow, of Portsmouth.)

1 Boston & Lowell Railroad bond . . . \$1,000.00

PIPER FUND.

(Legacy of Rhoda C. Piper, of Hanover.)

1 share Railroad National Bank stock . . . \$100.00

RICE FUND.

(Legacy of Arabella Rice, of Portsmouth.)

8 New Hampshire Trust Company bonds . . . \$7,000.00

5 Oregon Short Line Railroad bonds . . . 5,000.00

3 Northern Pacific Railroad bonds	\$3,000.00
1 United States Registered bond	5,000.00
	<hr/>
	\$20,000.00

RUMFORD FUND.

(Legacy of the Countess of Rumford, of Concord.)

5 Philadelphia, Wilmington & Baltimore Railroad bonds	\$5,000.00
5 Burlington & Missouri River Railroad bonds	5,000.00
30 shares Pittsburg, Fort Wayne & Chicago Railroad stock	3,000.00
20 shares Boston & Providence Railroad stock	2,000.00
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	\$15,000.00

SHERMAN FUND.

(Legacy of Mrs. Fanny Sherman, of Exeter.)

3 Iowa Loan & Trust Company bonds	\$3,000.00
1 St. Louis County bond	1,000.00
1 Boston & Lowell Railroad bond	1,000.00
	<hr/>
	\$5,000.00

SMITH FUND.

(Legacy of Betsey Smith, of Hanover.)

1 New Hampshire Trust Company bond	\$500.00
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SPALDING FUND.

(Legacy of Isaac Spalding, of Nashua.)

10 Cleveland bonds	\$10,000.00
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WALKER FUND.

(Legacy of Mrs. Abigail B. Walker, of Concord.)

3 Salt Lake City bonds	\$3,000.00
2 St. Louis bonds	2,000.00
5 Cleveland bonds	5,000.00
20 shares Shawmut National Bank stock	2,000.00
25 shares State National Bank stock	2,500.00
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	\$14,500.00

WILLIAMS FUND.

2 shares Railroad National Bank stock	.	.	\$200.00
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CONTINGENT FUND.

Deposit in N. H. Savings Bank, January, 1893	.	\$394.59
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These funds amount in the aggregate to two hundred ninety-three thousand two hundred and twenty-six dollars and fifty-one cents (\$293,226.51), an increase of fifteen thousand five hundred and fifteen dollars and sixteen cents (\$15,515.16), due in part to the receipt of Walker fund, to the increase of this and the Kent fund in the sum of one thousand dollars each, and to a small increase of the contingent fund. There has also been a slight increase in the amount paid for insurance the past year.

J. B. WALKER,
Financial Agent.

CONCORD, N. H., November 10, 1893.

I hereby certify that I have examined the accounts of the financial agent of the New Hampshire Asylum for the Insane, from October 1, 1892, to September 30, 1893, inclusive, and find the same correctly cast and properly vouched for.

I have also examined the securities of the said asylum in the Boston Safe Deposit and Trust Company, and find them all on hand and agreeing with the foregoing statement.

JOHN C. FRENCH,
Auditor.

MANCHESTER, N. H., November 10, 1893.

GENERAL EXHIBIT.

*Products of the Farm and Garden at Market Value, for the year
1893.*

Asparagus	.	.	167	bunches, at	\$0.10	\$16.70
Rhubarb	.	.	3,500	pounds,	.01	35.00
Lettuce	.	.	3,000	heads,	.02 1/2	75.00
Cucumbers	.	.	250	dozen,	.15	37.50
Summer squash	.	.	10	barrels,	2.00	20.00
Winter squash	.	.	6	tons,	21.00	126.00
Peas	.	.	98 1/2	bushels,	1.00	98.50
Radishes	.	.	430	bunches,	.03 1/2	15.05
Beet greens	.	.	87	bushels	.45	39.15
String beans	.	.	12 1/2	"	1.00	12.50
Shell beans	.	.	18	"	1.00	18.00
Pickling cucumbers	.	.	8	"	1.00	8.00
Tomatoes (ripe)	.	.	91	"	1.00	91.00
Tomatoes (green)	.	.	34	"	.50	17.00
Sweet corn	.	.	450	dozen,	.10	45.00
Early cabbage	.	.	1,050	heads,	.06	63.00
Winter cabbage	.	.	1,600	"	.06	96.00
Cabbage fed to cows						15.00
Beets	.	.	164	bushels,	.50	82.00
Beets for stock	.	.	103	"	.45	46.35
Potatoes	.	.	372	"	.70	260.40
Small potatoes	.	.	42	"	.20	8.40
Turnips (table and stock)	.	.	408	"	.45	183.60
Early celery	.	.	1,500	heads,	.10	150.00
Late celery	.	.	6,000	"	.05	300.00

370 REPORT OF THE ASYLUM FOR THE INSANE.

Onions . . .	158	bushels,	.75	\$118.50
Parsnips . . .	175	"	.75	131.25
Carrots . . .	136	"	.50	68.00
Horse-radish . . .	17	"	.75	12.75
Salsify . . .	14	"	1.00	14.00
Ensilage, corn . . .	230	tons,	2.75	632.50
Corn . . .	400	baskets,	.50	200.00
Corn for seed (shelled)	15	bushels,	3.50	52.50
Corn stover . . .	4	tons,	8.00	32.00
Ensilage, rowen . . .	15	"	2.00	30.00
Corn for soiling . . .	25	"	3.00	75.00
Oats " " . . .	85	"	2.75	233.75
Rye " " . . .	15	"	2.25	33.75
Rye straw . . .	2	"	18.00	36.00
Hay . . .	65	"	20.00	1,300.00
Milk produced . . .	86,315	quarts,	.05	4,315.75
Pork for use . . .	11,745	pounds,	.09	1,057.05
Pork sold . . .	5,438	"	.09½	516.61
Pigs sold . . .	156			667.50
Calves sold . . .	17			23.25
Beef for use . . .	4,893	pounds,	.05	244.65
Hides sold . . .				15.00
Ice cut for use . . .	2,210	cakes,	.06	132.60
Ice sold . . .	2,258	"	.04	90.32

\$11,891.88

Work Done in Sewing-Room.

Sheets	396
Pillow slips	298
Mattresses	29
Pillow ticks	40
Bed spreads	79
Comfortables	12
Table covers	39
Napkins	85
Towels	665

Milk Record at New Hampshire Asylum for year ending September 30, 1893.

NUMBER.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	Total monthly amounts.		
October, 1892...	349½	352½	403	417½	457½	388½	B	B	615	309	679½	281½	530½	B	384½	462	652½	550½	424	348	514½	506	532	208½	236	556	329	259	379	165	391	467	459	485½	414½	496	466	470½	15,440	lbs.	
November "	320	303½	420½	347½	402½	220½	296	424½	477½	581½	208½	399½	147	263½	426½	466½	484½	463	305	440	467	602	206½	653½	513½	290	79	203	247	174½	419½	379	422	351½	516	392	458	13,772.5	"	
December "	298	263	337	392	815	353	879	703	556	630	177½	369½	138	103	435½	501	B	S	456½	370	242½	400	466	607	189½	604	526½	832½	191	66	432	361½	518	377½	593½	467	551½	15,203	"	
January, 1893..	216½	88	394½	355	721	414	891½	586	508½	630½	45	334½	14½	373	363½	416	349	42	374½	555½	604	76	495½	491	755½	17½	333	318	460½	340½	618½	462½	547	B't	13,193.5	"	
February "	149½	360½	227	590	323	719	425½	468½	S	571	275	289½	408	381½	264	B't	335	388	519	B	417	423½	621	S	72½	187½	284½	412½	265	544	275	359	714½	11,370	"	
March "	94	347½	12½	575	851½	224½	630½	414	434	563	B	171½	58½	421	390½	122½	733	H	333½	374	430½	440½	433½	562½	132	341½	669½	22	287½	412	582	502	475½	340½	812	13,229	"	
April "	B	B	B	328	548	931	110½	659	448½	480	564½	101	238½	693½	B't	494½	319	831	10½	63	289	463	421	456½	449	541½	939	889½	691	251½	453	746	503	380½	393	765	15,452	"	
May "	159	K	578	970½	571	517	444½	559½	573½	125	974	865½	609½	530	366½	836½	476	1013½	55½	364½	446½	298	480	527	697½	128	906½	740½	198	128	467½	726½	617½	368	421½	758	18,697.5	"	
June "	541½	922½	634	559½	413½	627	511	229½	887½	805	781½	495	98	776	504½	977	371	478½	42½	455½	404½	847	B't	651	868½	757	991	445	742	743	355½	404	727½	19,046.5	"	
July "	553	911½	660½	546½	381	687½	424½	339	797	775½	250	891	475	778½	489½	995	320	513	448	162	829½	1407½	611½	813½	795	785½	430	582½	739	304	400	462½	19,567.5	"		
August "	482	862½	692	471	321	578	298	336	664	726½	900½	815½	311½	477½	700	414½	777	119	275½	411	298	686½	1235½	541	680½	729½	482½	285	547	675½	283½	196½	462	H	17,709.5	"	
September "	352½	641½	466½	237	124½	349	294	496	494	769½	586½	142½	268½	676	533	380	482½	553½	44½	218½	262½	11½	454½	897	288	511½	205	387½	17½	388	419	392	431½	414½	12,820	"
185,501 lbs.																																																				

Average per day, 508 lbs. = 236 quarts. Total amount, 185,501 lbs. = 86,280 quarts. B, beef; S, sold; Bt., bought; K, killed; H, heifer.

370 REPORT OF THE ASYLUM FOR THE INSANE.

Onions	.	.	.	158	bushels,	.75	\$118.50
Parsnips	.	.	.	175	"	.75	131.25
Carrots							
Horse-radish							
Salsify							
Ensilage							
Corn							
Corn for							
Corn stock							
Ensilage							
Corn for							
Oats							
Rye							
Rye straw							
Hay							
Milk produced							
Pork for							
Pork sold							
Pigs sold							
Calves							
Beef for							
Hides sold							
Ice cut							
Ice sold							

Sheets									
Pillow cases									
Mattresses									
Pillow cases									
Bed springs									
Comforters									
Table covers	.	.	.	.	.	.	.	.	39
Napkins	.	.	.	.	.	.	.	.	85
Towels	.	.	.	.	.	.	.	.	665

Curtains	166
Stand covers	37
Laundry bags	15
Carpets	12
Rugs	40
Chairs reseatd	32
Hassocks	8
Horse blankets	13
Dresses	142
Skirts	12
Basques	7
Underwaists	5
Gents' aprons	28
Bibs	25
Shirts	36
Days' miscellaneous work	252

Made in General Kitchen.

Canned fruit	361 quarts.
Jelly	186 tumblers.
Cucumber pickles	3 barrels.
Piccalilli	3½ "
Mince meat	2 "

APPENDIX.

APPENDIX.

DIRECTIONS CONCERNING ADMISSION.

Those wishing the admission of a person to the asylum should make application to the superintendent previously to bringing the patient, unless the urgency of the case precludes it.

On application, full information, as to terms, conditions, etc., and the necessary papers will be furnished.

With the application a brief statement of the case should be given.

Some person should accompany the patient who can give a correct history of the case if possible.

On no account should deception be practised. The necessity of this step and the arrangements having first been settled, the patient should be honestly informed of what is to take place.

When possible, it is better that patients should arrive in day trains.

Patients should not bring valuable property when committed, and the asylum cannot become responsible for its keeping. Such articles should be left at home, unless the patient is fully responsible for their care.

The parties committing a patient, whether private individuals or town officers, are required to give a bond for the payment of expenses in the annexed form, signed by two responsible persons. The certificates of physicians should be filled and signed in all cases, except those committed by courts, and be written in the annexed form.

FORM OF BOND.

In consideration of the admission of _____, of the town of _____, in the county of _____, and State of _____, as a boarder at the New Hampshire Asylum for the Insane, in the City of Concord, we, _____, of the town of _____, in the county of _____, and State of _____, and _____, of the town of _____, in the county of _____, and State of _____, jointly and severally promise to agree to and with said New Hampshire Asylum for the Insane, to pay its treasurer _____ dollars and _____ cents per week, or such other rate as may from time to time be established by said asylum therefor, while he shall remain at said asylum; together with such extra charge as may be occasioned by requiring more than the ordinary care and attention; to pay any reasonable charge for actual damage done by to buildings or furnishings; to assist in returning to said asylum in case of escape; to remove _____ from said asylum when required to do so by the superintendent; to pay funeral charges in case of death; and not to hold said asylum responsible for any money, jewelry, watches, or other valuables in _____ possession on admission, or given to _____ afterwards.

Payments to be made quarterly, and interest on all sums not paid at the end of each quarter.

Witness our hands this day of , 189 .

Attest : *Principal*. [L. S.]
Surety. [L. S.]

NOTE.—Those committing patients are requested to notice the condition in regard to money, jewelry, etc.

FORM OF PETITION.

To be filled and signed by those desiring aid from the state appropriation, to be sent to the superintendent.

To His Excellency, the Governor of the State of New Hampshire :

Respectfully represents that _____, an insane person resident of _____ in this State, is without sufficient property or relatives legally liable for _____ support at the New Hampshire Asylum for the Insane. Wherefore the undersigned prays that the said _____ be aided by any funds appropriated by the State for the indigent insane.

Dated at _____, 189 .

We, the undersigned, selectmen of _____, hereby certify that the representations in the above petition are in our belief true, and that said _____ is an indigent insane person.

N. B.—Please write whether the insane person has any property, and if so, what amount, and any other facts you may think proper in relation to the ability of the insane person's near relatives.

NOTE.—The amount received by the applicant, it will be understood, is regulated entirely by the number who may apply for aid, and the comparative need of assistance.

ORDER FOR SUPPORT OF TOWN AND COUNTY PATIENTS.

We, _____, hereby order the committal of _____ to the New Hampshire Asylum for the Insane, at Concord, there to be supported at the expense of _____, in accordance with the statute, during _____ residence at said asylum.

_____ 189 .

NOTE.—To be signed by mayor, selectmen, or overseer of poor in case of town charge; by county commissioner in case of county charge.

N. B.—Admission will be refused unless the requirements of the law are strictly complied with. See extract from the laws at the foot of this blank.

FORM OF CERTIFICATE OF INSANITY.

REQUIRED FOR ADMISSION OF PATIENTS.

After due inquiry and personal examination of _____, of _____, made within one week prior to date, we certify that _____ is insane, and a fit subject for treatment at the New Hampshire Asylum for the Insane.

_____, M. D.

_____, M. D.

_____, _____, 189 .

Having personal acquaintance with the signers of the above certificate, I certify that the signatures are genuine, and the signers reputable physicians.

_____, _____, 189 .

EXTRACT FROM THE LAWS OF NEW HAMPSHIRE.

SECTION 18. No person shall be committed to the asylum for the insane, except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal; and such certificate shall be accompanied by a certificate from the judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the signatures, and the respectability of the signers.

L A W S

RELATING TO THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.	SECTION
SECTION	21. When means of support fail, coun- ties to support on notice.
1. Corporate name.	22. What inmates of asylum for insane supported by state.
2. Trustees, how appointed.	23. County may recover expense paid.
3. Tenure of office of trustees.	24. Concord not liable.
4. Trustees to manage affairs of asy- lum.	25. Certain insane persons to be sup- ported by state.
5. To appoint officers, etc.	26. Annual appropriation for indigent insane.
6. Trustees not to receive compensa- tion.	
7. To make regulations.	DISCHARGE FROM ASYLUM.
8. May hold property in trust.	27. How discharged from asylum.
9. Shall make report annually.	28. Trustees to visit asylum and hear statements of patients.
10. Board of visitors and their duties.	29. Superintendent to furnish station- ery to patients, and transmit their letters to trustees.
11. Asylum's land taken for highways only by authority of legislature.	
12. Property of asylum exempt from taxation.	CORONER'S INQUEST IN CASE OF SUDDEN DEATH.
13. Annual appropriation to library.	30. Inquest on patient suddenly de- ceased.
COMMITMENT TO ASYLUMS.	
14. Parent, guardian, etc., may com- mit.	COMMISSION OF LUNACY.
15. Insane paupers, how committed by town.	31. Insane persons wards of state.
16. County paupers, how committed.	32. Commission of lunacy.
17. Dangerous insane persons, how committed.	33. Powers and duties of commission of lunacy.
18. Certificate of two physicians re- quired to commit.	34. Records and reports of commission of lunacy.
19. Regulations for commitments to the asylum to govern commit- ments to other institutions.	35. Superintendents to make reports to commission of lunacy.
SUPPORT AT ASYLUM.	36. Annual appropriation for expenses of commission.
20. When county shall support insane person.	

SECTION 1. The asylum for the insane, at Concord, is a corporation under the name of the New Hampshire Asylum for the Insane.

SECT. 2. The government of the asylum is vested in twelve

trustees, appointed and commissioned by the governor, with advice of the council; and all vacancies shall be filled in the same manner.

SECT. 3. The trustees are classified and commissioned in such manner that the offices of three trustees become vacant annually.

SECT. 4. The trustees shall take charge of the property and concerns of the asylum; shall see that its affairs are conducted properly; may enter into and bind the asylum by such contracts relative to the support of patients and the affairs of the asylum as they may deem advantageous; and may receive, appropriate, control, convey, or invest any property given to or owned by the asylum in such manner as they may think expedient.

SECT. 5. The trustees shall appoint a secretary, who shall keep a full and fair record of their proceedings; a treasurer, who shall give bond for the faithful discharge of his duty; and such physicians, officers, and assistants, with such salaries and allowances, as may from time to time be found necessary.

SECT. 6. No trustee shall receive any compensation for his services as trustee; but expenses necessarily incurred by him shall be paid by the asylum.

SECT. 7. The trustees may make such regulations for their own government, for the management of the asylum and all persons connected therewith, and for the admission and care of patients, and the same from time to time alter as convenience may require.

SECT. 8. The asylum may take and hold in trust any grant or devise of real estate, or any donation or bequest of personal property, and may apply the same, unless otherwise restricted, to lessen the expenses of the indigent insane.

SECT. 9. The trustees shall make to the governor and council, annually, a report, covering that of the superintendent to them, of the receipts and expenditures of the asylum, the number of patients admitted and discharged during the year, and all other matters connected with the general interests of the asylum. It shall be filed in the office of the secretary of state on or before the first day of December.

SECT. 10. The governor and council, president of the senate, and speaker of the house shall constitute a board of visitors of the asylum; shall visit and inspect the same when necessary; examine into the condition of the patients, and the regulations and general management of the asylum; see that the design thereof is carried into full effect; and make to the legislature, at each biennial session, a report which shall be furnished to the secretary of state on or before the first day of the December next preceding such session.

SECT. 11. No land connected with the asylum shall be taken for a highway or other public use, except by the express authority of the legislature, for that purpose first had and obtained.

SECT. 12. The property of the asylum is exempted from taxation.

SECT. 13. The sum of one hundred dollars is annually appropriated toward the support and increase of the library of the asylum.

COMMITMENT TO ASYLUMS.

SECT. 14. The parent, guardian, or friends of any insane person may cause him to be committed to the asylum, with the consent of the trustees, and there supported on such terms as they may agree.

SECT. 15. Any insane pauper supported by a town may be committed to the asylum by order of the overseers of the poor, and there supported at the expense of the town.

SECT. 16. If the overseers neglect to make such order in relation to any insane county pauper, the supreme court, or any judge thereof in vacation, may order such pauper to be committed to the asylum, and there supported at the expense of the county.

SECT. 17. If any insane person is in such condition as to render it dangerous that he should be at large, the judge of probate, upon petition by any person and such notice to the selectmen of the town in which such insane person is, or to his guardian or any other person, as he may order, may commit such insane person to the asylum; and such petition may be filed, notice issued, and hearing had in vacation or otherwise.

SECT. 18. No person shall be committed to the asylum for the insane, except by an order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal. Such certificate shall be accompanied by a certificate of a judge of the supreme court or court of probate, mayor, or one of the selectmen, certifying to the genuineness of the signatures and the respectability of the signers.

SECT. 19. All laws relative to the commitment of insane persons to the New Hampshire Asylum for the Insane shall govern the commitment of insane persons to all other places in this state where insane persons are confined; but no insane person, other than a pauper, shall be admitted to any county asylum.

SUPPORT AT ASYLUM.

SECT. 20. Any insane person committed to the asylum by his parent, guardian, or friends, who has no means of support and no relatives of sufficient ability chargeable therewith, and no settlement in any town in this state, and who is in such condition that his discharge therefrom would be improper or unsafe, shall be supported by the county from which he was committed.

SECT. 21. When the means of support of any inmate of the asylum shall fail or be withdrawn, the superintendent shall immediately cause notice in writing of the fact to be given to one of the county commissioners of the county from which such inmate was committed; and such county shall pay to the asylum the expense of the support of such inmate from and after the service of such notice, and for ninety days next prior thereto.

SECT. 22. Any insane person charged with an offense, the punishment whereof is death or confinement in the state prison, committed to the asylum by order of the supreme court, shall be supported at the expense of the state during his confinement there. Any other insane person committed to the asylum by the supreme court or a judge thereof, and any insane person committed by a judge of probate, shall be supported by the county from which he was committed.

SECT. 23. The county or town paying the expense of the support of an inmate of the asylum shall be entitled to recover the amount so paid of the inmate himself, if of sufficient ability to pay ; otherwise of the town, county, or person by law liable for his support.

SECT. 24. The city of Concord shall not be liable for the support of any insane person committed to the asylum, unless he was committed from said city.

SECT. 25. Any insane person who has been an inmate of the asylum for twenty years, and been supported in whole or in part during that time by others than the town or county chargeable therewith, and who has no means of support and no relations chargeable therewith, and who cannot properly be discharged from the asylum, shall be supported there at the expense of the state.

SECT. 26. The sum of six thousand dollars (\$6,000) is annually appropriated for the support at the asylum of such indigent insane persons belonging to the state as the governor, from time to time, may designate ; but two thirds at least of the sum shall be applied to the support of private patients who are not maintained at public charge.

DISCHARGE FROM ASYLUM.

SECT. 27. Any person committed to the asylum may be discharged by any three of the trustees, by the commission of lunacy, or by a justice of the supreme court, whenever a further retention at the asylum is, in their opinion, unnecessary ; but any person so discharged who was under sentence of imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SECT. 28. Some one of the trustees, without previous notice, shall visit the asylum at least twice every month, and give suitable opportunity to every inmate therein to make to him, in private, any statements such patient may wish to make ; and, whenever he deems it proper, he shall call to his aid two other trustees, who shall, with him, make a further examination of

such inmate and of the statements by him made. If, in their judgment, a further detention is unnecessary, it shall be their duty to discharge such inmate. They may order such immediate change in the treatment of any inmate as they deem judicious; and, in case of failure to secure it, they shall at once summon a meeting of the whole board, whose duty it shall be to take such measures as the exigency of the case demands.

SECT. 29. The superintendent shall furnish stationery to any inmate who desires it; and shall transmit promptly and without inspection, to the trustee whom the board may designate, all letters addressed to the board by inmates of the asylum.

CORONER'S INQUEST IN CASE OF SUDDEN DEATH.

SECT. 30. In event of the sudden death of any inmate, a coroner's inquest shall be held, as provided for by law in other cases.

COMMISSION OF LUNACY.

SECT. 31. All persons deprived of their liberty in this state by being committed to custody as insane persons, shall be wards of the state and subject to state supervision.

SECT. 32. The state board of health shall constitute a commission of lunacy.

SECT. 33. The commission, by one or more of their members, shall, without previous notice, visit and make thorough inspections of all asylums and other institutions for insane persons in the state, as often as once in four months. They shall examine into the care and treatment of the insane, the sanitary condition of each asylum or institution, and all other matters relating to the general welfare of the inmates. They may order the removal of any indigent insane person to the New Hampshire Asylum for the Insane for remedial treatment, and such person while under such treatment shall be supported at the expense of the state. When the need of such treatment shall cease, the commission shall so notify the county, town, or relative liable for the support of such inmate, and if he is longer

continued at the asylum it shall be at the expense of such county, town, or relative.

SECT. 34. The commission shall keep a correct record of the number of commitments, discharges, and deaths at each asylum, institution, or other place of detention, and of the age, sex, and nationality of each person committed, discharged, or deceased, and shall report the same annually to the governor and council, with any other matters or recommendations which in their judgment are important.

SECT. 35. The superintendent of every asylum or other place in this state where insane persons are confined, shall, within three days after the commitment thereto of any person, notify the commission thereof, upon blanks furnished for that purpose; and the said superintendent shall at all times furnish to the board such information regarding the insane in his charge as they may request.

SECT. 36. To meet the expenses imposed upon the commission by the foregoing sections, the sum of twelve hundred dollars (\$1,200), or so much thereof as may be required, is annually appropriated; and the expenditures shall be audited by the governor and council.

BY-LAWS

OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE, ADOPTED
BY THE TRUSTEES AT A MEETING OF THEIR BOARD HOLDEN
OCTOBER 31, 1878, WITH SUBSEQUENT AMENDMENTS.

SECTION 1. The annual meeting of the board of trustees shall be holden at the asylum, in Concord, on the third Thursday of November of each year, and a semi-annual meeting shall be held on the third Thursday of May of each year.

SECT. 2. The trustees shall, at the annual meeting, elect by ballot a president, secretary, and treasurer, who shall hold their respective offices one year, and until others are chosen in their stead. At times, when either of said offices is vacant, it may be filled at a special meeting of the trustees duly called for that purpose.

SECT. 3. Notice of the annual and semi-annual meetings shall be given by the secretary to each trustee, either verbally or by mail, at least fourteen days previous to the day of meeting; and any meeting may be continued by adjournment, from time to time, until the business thereof shall be completed. In case of omission to notify the annual meeting, the same shall not be lost, but shall be considered as adjourned for the transaction of business, until the required notice thereof shall be given, which the secretary shall forthwith proceed to give.

SECT. 4. The president, or any four of the trustees, may call a special meeting of the trustees whenever in the opinion of either it may be deemed expedient so to do; and the same notice shall be given of a special as of the annual meeting,

which notice shall state specifically the business to be brought before such meeting. In case of a vacancy in the office of secretary, the president shall notify the annual meeting.

SECT. 5. A majority of the members of the board shall constitute a quorum for the transaction of any business; but any less number, at a meeting duly called, may adjourn from time to time, until a quorum be obtained.

SECT. 6. Two of the trustees shall visit the asylum each month; and notices of the months by him selected, or to him assigned, shall be sent to each member by the superintendent before the first day of such month.

SECT. 7. No trustee shall receive any compensation for his services as trustee; but expenses necessarily incurred in rendering the same shall be paid by the asylum.

SECT. 8. The trustees shall, at each annual meeting, appoint from their number an auditor, whose duty it shall be to examine the books and audit the accounts of the treasurer and of the financial agent for the ensuing year, and make a written report to the board, at their annual meeting.

SECT. 9. The treasurer shall give a bond, acceptable to the trustees, in the penal sum of fifteen thousand dollars (\$15,000), for the faithful performance of his duties for and during such time as he shall continue to hold the office of treasurer, which bond shall be deposited with the president of the board.

SECT. 10. The treasurer shall receive, hold, and disburse all moneys coming to the asylum, except the permanent funds and the income thereof. He shall make an exhibit of the state of his books, and of the property in his custody, when called for by the trustees. He shall make up his accounts to the thirtieth day of September, inclusive, in each year, which accounts, with his report thereon, shall be laid before the trustees at their annual meeting. His books shall at all times be open to the examination of the trustees.

SECT. 11. The treasurer shall pay all bills approved by the superintendent, and, in addition thereto, such orders as the superintendent may draw on him for the ordinary expenditures of the asylum, when said offices are held by different individuals.

SECT. 12. The treasurer shall receive such compensation for his services as the trustees may from time to time determine.

SECT. 13. The secretary shall attend all meetings of the board of trustees, and keep a record of their proceedings. He shall also prepare, or cause to be prepared, all documents, statements, and notices which may be ordered by the board, or by the president thereof.

SECT. 14. The secretary shall receive such compensation for his services as the trustees may from time to time determine.

SECT. 15. The board of trustees shall appoint a superintendent, who shall be a physician, and reside at the asylum. He shall have the entire control of the treatment and management of the patients; the power to appoint and discharge all persons employed in their care; and shall exercise a general supervision and direction of every department of the institution.

SECT. 16. The superintendent shall make a written report to the trustees, at their annual meeting, of the condition of the asylum, and embracing such other topics as may have been suggested by the progress of the institution and the experience of the year.

SECT. 17. The superintendent shall receive for his services, in addition to furnished apartments, board, lights, and fuel for himself and family, such a salary as the trustees may from time to time determine.

SECT. 18. The superintendent shall furnish, to the acceptance of the trustees, a bond for the faithful performance of his duties, in the penal sum of ten thousand dollars (\$10,000), which bond shall be kept by the president of the asylum.

SECT. 19. The superintendent shall appoint two assistant physicians, who shall reside at the asylum. They shall possess such characters and qualifications as will enable them to discharge the ordinary duties of the superintendent, and shall at all times perform such duties as he may assign them, and to his acceptance.

SECT. 20. The assistant physicians shall receive such compensation for their services as the trustees may from time to time determine, in addition to furnished apartments, lights, fuel, and board.

SECT. 21. All funds amounting to one hundred dollars (\$100) and upwards, which have heretofore been or which may hereafter be given to the New Hampshire Asylum for the Insane, shall, unless otherwise ordered by the donors, be entered upon the books of the financial agent as permanent funds, with the surnames of the donors attached to each, and be forever kept intact. The income of each shall be expended from time to time in accordance with the conditions upon which it was given, or, in the absence of conditions, in such manner as the trustees shall deem to be for the highest interest of the asylum and its patients.

SECT. 22. There shall be chosen, by ballot, a financial agent, who shall have charge of the permanent funds of the asylum, shall collect, and, under the advice of the finance committee, from time to time invest, manage, and disburse any moneys arising therefrom. He shall be, *ex officio*, a member of the finance committee, shall give a satisfactory bond for the faithful performance of his trust, in the sum of twenty-five thousand dollars (\$25,000), and continue in office until his successor is elected. He shall receive for his services such compensation as the trustees shall from time to time determine, and make up his accounts to the thirtieth day of September, inclusive, of each year.

SECT. 23. The trustees shall annually choose two from their board, who, with the financial agent, shall constitute a finance committee, and have general supervision and control of the permanent funds of the asylum, with power to sell and transfer any stocks, bonds, and other securities belonging to said funds, whenever, in their judgment, it may be expedient so to do.

SECT. 24. Besides attending the annual meeting, the trustees shall severally visit the asylum twice each year, in such months as they may select, or as may be assigned to them; make a thorough examination of the house and of the condition of the patients; and, before leaving, make a record of their respective visits in a book kept at the asylum for that purpose.

SECT. 25. These by-laws may be altered or amended at any annual meeting by a vote of two thirds of the trustees present, or at a special meeting called for that purpose.

N. H. ASYLUM TRAINING SCHOOL FOR NURSES.

INSTRUCTORS.

MILLIE C. GODFREY, *Superintendent of Nurses.*

C. P. BANCROFT, M. D.

EDWARD FRENCH, M. D.

A. C. NASON, M. D.

JULIA WALLACE RUSSELL, M. D.

CHARLES R. WALKER, M. D.

CARRIE M. DEARBORN, *Instructor in Cooking.*

The trustees of the New Hampshire Asylum having established a training school for nurses at that institution, offer to give women desirous of becoming professional nurses, a two years' course of training in general nursing, with especial reference to the care of cases of nervous and mental disease.

Those wishing to receive such instruction must apply to Dr. C. P. Bancroft, superintendent of New Hampshire Asylum, Concord, N. H.

The most desirable age for candidates is from twenty to thirty-five years. They must be in sound health, and sufficiently interested in the subject of nursing, and free from all incumbrances, so that they can, in all reasonable probability, complete the prescribed course of two years.

The superintendent of nurses has the immediate charge of the training school, under the authority of the superintendent of the asylum, and the nurses are subject to the rules of the asy-

lum. The right is reserved to terminate the connection of any nurse or pupil with the school for any reason which may be deemed sufficient.

All nurses are required to be intelligent, trustworthy, kind, and cheerful.

The instruction includes the general care of the sick, the making of beds, changing bed and body linen, managing of helpless patients in bed, etc., giving baths, keeping patients warm or cool, prevention and dressing of bed sores, and the proper management of patients under various conditions of disease; the making and applying of bandages; the dispensing of drugs; the management of patients in accidents and emergencies; the application of poultices, the dressing of burns, ulcers, and wounds; the administering of enemas, and the use of the female catheter.

A course in cooking for the sick will be given by a competent instructor from the Boston Cooking School. Instruction will be given by the superintendent of nurses, by the medical staff at the asylum, and by physicians and surgeons resident in the city.

Students in the training school act as nurses in the various wards of the asylum, during their term of service. During the first year they receive from \$3 to \$3.50 per week; during the second year, from \$3.50 to \$4 per week.

When the full term of two years is completed, the nurses receive, if they pass all the examinations and their service in the asylum has been satisfactory, a diploma, certifying to the completion of the regular training and practice. Nurses who have served the full course in this asylum have found ready engagement as head nurses in the asylum, with wages of \$20 to \$25 per month, or as private nurses outside, at from \$10 to \$15 per week.

Nurses are required to wear at all times while on duty in the wards, the training school uniform.

The school begins in the fall, but accepted candidates may enter at any time, as vacancies occur. They are, as a rule, received in the order of their application.

QUESTIONS TO BE ANSWERED BY CANDIDATES.

1. Name in full of candidate.
2. Are you married, single, or widow ?
3. Your present occupation or employment.
4. Age last birthday, date and place of birth.
5. Are you strong and healthy ?
6. Height ? Weight ?
7. Are you free from domestic or other responsibility, so that you are not liable to be called away ?
8. Name of any responsible person for reference.
9. Have you ever served in any other asylum or hospital, and if so, when and where ?

Having read, and clearly understanding and agreeing to, the foregoing conditions and regulations, I declare the above statement to be correct.

(Signed)

Present address,

Date, 189 .

GRADUATES OF THE SCHOOL.

CLASS OF 1890.

Ellen H. Colton,	Addie J. Eastman,
Millie C. Godfrey,	Y. Farouhain,
Mary E. Londergan,	Mabel Bacon,
Winifred C. Dillon,	Helen F. Baker,
Sarah A. Taylor,	Annie E. Harris,
Nellie Radman.	

CLASS OF 1891.

Katherine Jones,	Gertrude Dillon,
Mary L. Wood,	Lilla M. Felch,
Clara L. Coombs,	Mabel Darling,
Laura J. Hazlitt.	

CLASS OF 1892.

Adelaide G. Waters,	Jessie B. Lang,
Ettie E. Cook,	Elizabeth Ackland,
Nettie Kinread.	

CLASS OF 1893.

Jennie N. Peach,	Vivia M. Lohnas,
Winnie Sleeper,	Mrs. Alma D. Hale,
Flora P. Scruton,	Agnes Marie Levinsohn.

GRADUATING ADDRESS TO THE CLASS OF 1893.

DELIVERED BY DR. JULIA WALLACE RUSSELL.

The following address was delivered in the asylum chapel on the evening of June 9, to the class of 1893, by Dr. Julia Wallace Russell, of Concord :

Within the last century a new trade or profession has been created for women.

It is within our memory when nearly every family boasted of some member who was said to be a "born nurse," who came to the front in times of sickness, and whose labor of love was sometimes shared by a paid outsider, usually a motherly body supposed to have had a great deal of experience. But that time is past, and now no one who can afford a trained nurse thinks of taking a patient through a severe illness without one any more than a captain willingly takes his ship through a dangerous channel without a pilot.

To Florence Nightingale, we owe the wonderful change that has taken place in the public mind with regard to nursing.

It was in 1820, that the younger of the two daughters of William Shore Nightingale, a rich land-owner of England, was born at Florence, and christened after that lovely city. In her childhood she early developed that intense love for every living suffering thing, that grew with her growth, until it became the master passion of her life. The study of nursing had an irresistible attraction for her. Few people in England at that time valued nursing. Florence Nightingale was convinced that that indifference arose from the all but absolute ignorance of what nursing should be, and she set herself to acquire the necessary

knowledge to enable her to carry it out in the very best and most scientific way.

She never lost an opportunity of visiting a hospital either at home or abroad. She gave up the life of so called pleasure, which it was then considered a young woman of her position ought to lead, and remained several months at an institution in Kaiserworth, Germany. From there she went with the Sisters of St. Vincent in Paris, so anxious was she to see how nursing was carried on under many different systems.

When she returned to England she found a patient that needed all her time and care. This patient was the sanatorium in Harley street, London, for gentlewomen of limited means. Into the saving of this valuable institution, she threw all her energies—working day and night for the poor suffering women. At the close of three years, she found the institution not only in good health, but on the high road to permanent success.

While Miss Nightingale had been quietly working in Harley street, the gravest and most terrible changes had taken place in the affairs of the nation, not only in England, but in those of all Europe. In the autumn of 1854, the horrors of the Crimean war had reached their climax—men were dying like flies. The most thrilling and appalling descriptions of the terrible sufferings of brave men—sufferings caused quite as much by non-sanitary administration as by deadly battles—reached the ears of those at home. It drove the people wild to know their loved ones were dying, and they not able to assist in any way.

But when the news reached Florence Nightingale, she was cool, and decided where her duty lay. She wrote to Mr. Herbert, the Minister of War, that she would come with assistants, if he would accept her services. A reply came back, giving her absolute control over all the nurses, and unlimited power to draw on the government for all she needed for her mission if she would come to Scutari.

It was no easy task to find thirty-seven nurses, willing to go with her and to submit to authority, but she selected the best she could, and they left for the seat of war.

November 5, 1854, Miss Nightingale and her nurses arrived at Scutari, and it was remarked at that time "that their neat black dresses formed a strong contrast to those of the usual hospital attendants." Miss Nightingale's position was a most difficult one. Everything was in disorder, and every official was extremely jealous of interference. She, however, at once impressed upon her staff the duty of obeying the physicians' orders, as she did herself.

During a year and a half the labor of getting the hospitals into working order was enormous, but before peace was declared, they were models of what such institutions may be. The death rate had been reduced from sixty per cent. to one per cent.

One soldier writing home says,—“She is a ministering angel, without any exaggeration, in these hospitals, and as her slender form glides quietly along each corridor, every poor fellow's face softens with gratitude at the sight of her. When all the medical officers have retired for the night, and silence and darkness have settled down upon these miles of prostrate sick, she may be observed, alone with a little lamp in her hand, making her solitary rounds.”

Another soldier writes,—“She would speak to one and another, and nod and smile to many more; but she could not do it to all, you know, for we lay there by hundreds; but we could kiss her shadow as it fell, and lay our heads on our pillows again content.”

But at length the Crimean war came to an end. The nation was prepared to welcome its heroine home. The queen, who had followed her work with constant interest, presented her with a beautiful and costly decoration. The nation gave her £50,000. This munificent gift she refused for herself, but accepted it to found a school for the training of nurses in connection with St. Thomas hospital, London. This institution she quaintly named “An institution for the training, sustenance, and protection of nurses and hospital attendants,” and thus the first English training-school for nurses was started in June, 1860. And should you visit St. Thomas hospital to-day, you

would see the beautiful statuette of Florence Nightingale holding a lamp. When our own Longfellow saw this, and remembered the beautiful letters just alluded to, he penned these beautiful lines :

“Lo in that house of misery
A lady with a lamp I see
Pass through the glimmering gloom,
And flit from room to room.

“And slow, as in a dream of bliss,
The speechless sufferer turns to kiss
Her shadow, as it falls
Upon the darkening walls.

“On England's annals, through the long
Hereafter of her speech and song,
A light its rays shall cast
From portals of the past.

“A lady with a lamp shall stand
In the great history of the land,
A noble type of good,
Heroic womanhood.”

You see how Florence Nightingale had to contend against public opinion, first, against the people, who thought nursing as a profession unfit for decent women, then with those who admitted it might be followed by the “lower middle class,” and lastly with those who considered it a natural gift.

After the Crimean war her life was one of invalidism ; but the amount of work of all kinds, at home and abroad, that she accomplished was enormous. She wrote several books on nursing and hospitals. The work in military hospitals claimed her chief attention. She was one of the founders of the Red Cross society for the relief of the sick and wounded in war ; “its international code was so broad and clear that it drew the gaze of all mankind, so broad, that it reached the farthest bound of the horizon ; so peaceful, wise, harmless, and fraternal, that all nations and sects could meet in its softened rays, and by its

calm, holy light, reveal to each other their difficulties, compare their views, study methods of humanity, and from time to time learn from and teach to each other things better than they had known."

By its code all military hospitals under its flag become neutral, and can be neither attacked nor captured. Surgeons, nurses, and all officers wearing the insignia of the Red Cross, are protected from capture. Four times it has called the heads of thirty to forty nations to meet through appointed delegates, and confer upon national neutrality and relief in war. It has given the best inventions known to science for the proper handling of mutilated persons, whether soldiers or civilians. The most approved portable hospitals in the world are of the Red Cross.

To-day we have the honor of seeing one of our own countrywomen president of the American National Red Cross—Miss Clara Barton. In correspondence with her, I asked what was her early education to fit her for this great work that she was now engaged in. She replied,—“Two years of close confinement caring for an invalid brother turned my mind more carefully to this fine art, when I was but a child, and when our Civil War broke out, I learned my first great lessons in nursing from our army surgeons in their great and often improvised work. They were weary lessons learned in the ghastliness of a midnight tent, where we sought to hold the little ebbing life within; or even in a cave in the hillside, or by the river bank where the poor patients could be best held out of danger. In the Franco-German War of '70-'71, under the auspices of the Red Cross Relief, I walked its hospitals day and night. I served in its camps, and I marched with its men.”

If Florence Nightingale trod a pathless field during the war of the Crimea, how the paths have broadened, and the way been made comparatively easy for those of the present day.

Accounts of this great reform, which had spread in England and on the Continent from year to year, reached this country more or less vaguely, but were without result until in 1872. The men and women belonging to our charity associations, and

visiting our hospitals, felt that they could not do any good or lasting work until the present system of nursing should be changed. The nurses were too few in number, nearly all illiterate, some immoral, others intemperate, and had their places simply as a means of livelihood, and not because they had any aptitude for or knowledge of their profession.

The first school that was established was the training-school connected with the New England Hospital for women and children at Boston Highlands, September 1, 1872. The time of study then required was one year. The New York training-school attached to Bellevue hospital was started May 1, 1873, with a superintendent and five nurses.

Let us take a hasty glance over the work of one of the first graduates of the training-school at Boston Highlands, a name that is familiar to so many physicians and homes, who has established so many training schools in our hospitals, and done such noble work—Miss Linda Richards.

She writes,—“I was one of the first class who received diplomas September 1, 1873. Then I went to the Bellevue training-school as superintendent of night duty. I was the first night superintendent, and the first nurse holding a diploma in the school. I remained one year. Then I was asked to take charge of the training-school at the Massachusetts General Hospital that had been organized nearly a year, but they had not had a trained nurse in charge of it. They could not find one in America at that time. When I took the school we had three wards; when I left, two and one half years later, we had all the wards of the hospital. At this time I left to study the training-schools in Europe. When I returned, I was asked to organize and have charge of the City Hospital school in Boston.” We next hear of her as organizing a training-school for Japanese women in Japan, and working with those people for five years. When she returned, she continued this work in Pennsylvania, and now we see her settled over the first established school again.

In her twenty years of service, she has seen the work grow to its present standing, and now she writes,—“Though many

nurses have been trained, there is still a great demand for women who have ability and education to enable them to take charge of hospitals. We need more applicants who can be trained for just that work. I have again and again been asked to find a person fitted to take charge of a hospital; and have been unable to find any one whom I could recommend." If the demand is still for a better educated nurse, I would advise those interested in our training-schools to consider the advisability of lengthening the course of study to three years, and in our hospitals where all branches cannot be acquired, let a certificate pass them to other hospitals where the necessary branches can be learned. This would not only be of great advantage to the hospitals, but also to the profession of nursing, as well as to the medical profession. If these women who are now being trained would consider this in a way to elevate the standard of the trained nurse, instead of from a monetary point of view, which I am sorry to say, so many do, they would see at once that it is almost impossible to go through every department of a general hospital, attend and prepare for classes and lectures in two years, the time now allowed.

The trained nurse is also a trained woman. She not only has learned to soothe the sufferer's pillow and bind the injured limb, but her heart and mind have learned to feel and think aright; her nerves are under her control; her dress is a uniform, and the frills and frivolities of every-day womanhood have a secondary place in her life.

" The simple cap upon her head
Becomes a crown of glory."

She lives after certain rules and regulations, and this fact is what debars the superficial young woman from entering the ranks. The rules and routine in each hospital are calculated to frighten off all applicants for positions who are not earnest in their work.

Devotion to duty is the greatest recommendation for a trained nurse. Sickness enters the rich and the poor man's home alike, and the suffering patient needs the same care, wherever his lot may be.

We should never have heard of Ella Zimmerman from the Orange (N. J.) school, but for her noble work last Christmas week. On Christmas day the superintendent of the hospital was informed that a poor laborer of West Orange, his wife, and their three little children, all had scarlet-fever. They were poor, and could not afford a trained nurse. "Miss Zimmerman," said the superintendent, "this family is in great distress. Would you care to go there?" "If you want me to I'll go," was her answer. The next day she took up her abode in the poor man's house, and for five days and nights she remained there. She nursed them as carefully as if they had been of her own blood, but the disease conquered. One after another they died, father, mother, and three children, and then, when the undertaker came for the last time, the nurse returned to her hospital duties. Had these patients lived probably very few would ever have heard of this nurse, but the death of the entire family was talked of throughout the Oranges for many days. The citizens of the place were so much impressed with Miss Zimmerman's devotion to this family, that they presented her with a magnificent gold watch, set with twenty-one diamonds, and a chain of exquisite workmanship set with a sparkling solitaire.

Time enough has not passed since this school was organized to report any great work. Four times we have met to give greetings and encouragement to the graduating classes.

The graduates now will number twenty-nine. Our superintendent reports that "out of this number, eight still remain in the service of the asylum, holding responsible positions as head nurses or night nurses, one of the number taking the important position of superintendent of the training-school. Two others have been called to assume supervisorship in a large insane hospital in an adjoining state. One is assistant for the board of charity and lunacy of the same state, the others are doing private nursing with commendable success. Death has claimed two of the number."

New Hampshire may have been a little slow in adopting this progressive mode of work, but she certainly can furnish plenty

of material to work with, and plenty of subjects upon which to apply this fine art.

Have we no "Sister Dora" among our numbers to go out to each county and care for its poor sick, care for those whose minds have been weakened or lost by disease, whose state guardians will not allow them to be brought to you? Among these people you find those who once enjoyed life, health, and even wealth, but adverse circumstances have placed them where they are. There are others who have never known better days or ways of doing, have had no one to point them aright, or make them self-helpful. And to you, young women, comes the call so loud that none can mistake it, "Come and help us; come and better our condition."

You are needed as superintendents, matrons, nurses. Go make these institutions models of what such institutions may be. Go and show our state guardians what an educated, working Christian woman can do for this class of people.

Then our cities need district nurses. I hope the day is not far distant, when our charities may become associated in our city, and support one or two nurses. This could be adopted in your hospital training if the course of study were lengthened to three years.

Gentlemen, members of the Board of Trustees, I now speak for the medical staff of the hospital and all concerned in the teaching of these young ladies, when I say that they have ever discharged their duties conscientiously; they have shown diligence in study and solicitude for their patients' welfare at the bedside, which now entitles them to the degree of trained nurse, graduate of the New Hampshire Asylum Training School for Nurses.

Members of the graduating class, when you leave us do not forget that you leave behind warm friends, deeply interested in your welfare. Keep your class organization, continue your studies, visit hospitals, learn the new methods, seek the acquaintance of other nurses. Associate yourselves in every way possible, to be progressive in your work. Let your standard of the ideal nurse be high, and never rest content till you have reached the goal.

SERVICE MANUAL.

A strict observance of the following rules is the established condition of all contracts for service with the New Hampshire Asylum for the Insane; and any applicant for a position, not willing to observe them strictly, will do better to seek employment elsewhere.

1. Any employé wishing to leave the premises to go into the city or elsewhere must apply at the office, that such absence may be understood; and all must be at the asylum at 9:30 o'clock in the evening, unless away later by permission.

2. It is expected that all persons employed will consider that, on the condition of their respective contracts, they have engaged their time and best services to the asylum; that it is inconsistent with their duties to hold any political office; that they are under obligations to do every duty assigned them, promptly and faithfully; that they will feel personally interested in the good care, safety, and welfare of the patients, and that they will give their personal influence in support of good order and the established regulations of the institution. To this end it is most desirable that all should cultivate quiet, kind, and dignified manners and correct habits in all things, considering always that this is no less for the interest of the employé than for that of the employer.

3. Those proposing to discontinue their services will give at least thirty days' notice, that time may be given to supply their places.

4. That the house may be quiet, it is expected that all will be at their own rooms after 9:30 o'clock in the evening, at which time the house is closed for the night. After this time the quiet of the house must not be disturbed by passing and conversation.

All must bear in mind that the repose of the patients is a thing of prime importance. All having duties must rise at the morning bell and proceed to the performance of the same.

5. No light must be carried about the buildings except in a lantern, and the greatest care must be taken in the use of matches that none be left exposed. A little carelessness in this thing might be followed with the most serious consequences. No smoking will be allowed on the Asylum premises, except in the smoking-room provided for that purpose.

6. No one will invite visitors to stop in the house without permission to do so; but on application all reasonable privileges will be granted.

7. No one shall employ a patient to do private work for himself or herself without the consent of the superintendent, assistant superintendent, or other officer authorized to give such permission; and no one is allowed to trade or make bargains with patients.

8. Provision is made to afford each person employed a vacation of two weeks in the year, during which time the duties of the position will be done by a substitute; but the superintendent does not guarantee to retain the place of any one for a longer term of absence. On leaving for a vacation, or permanently, every one will deliver his or her keys at the office.

9. Whenever patients are encouraged to engage in any kind of labor, it is with a view to their own benefit; and hence no one will be taken from the halls for that purpose unless some order to that effect has been given in the case.

10. The person taking patients to labor will be held strictly responsible for their safety, kind care, and safe return to their respective halls.

11. All farmers or others to whom patients are intrusted for labor will remember that they are not to be treated as servants; they will avoid all appearance of commanding, and will exercise the greatest care that no willing one shall be made a drudge or work too long. It will be treated as a grave offence if any employé shall take advantage of the willingness or mental weakness of any patient, to impose on such one the harder

or more unpleasant parts of the work on which they are employed. The head farmer is required to see that this rule is obeyed in spirit and letter, and report promptly to the superintendent any violation of the same. As occupation is a thing of the greatest value to most patients, every employé is required to do all in his or her power to interest them in it in some form, and make it attractive.

As far as practicable, provision will be made to give each employé opportunity to be absent from duty for church services on Sunday a due proportion of the time; and any whose ordinary labor is wholly suspended on Sunday are liable to be called on to relieve others, whose duties continue, a portion of the time, and such must hold themselves in readiness to be so called on. It is expected that all employés, whose duties do not interfere, will be present at the regular Sunday service in the chapel.

STEWARD.

The steward will have the general oversight of the building, farm, stock, and premises. It will be his duty to attend to ordinary business transactions, and see that asylum property in every department is saved, kept in its proper place, protected from harm or waste, and properly used. He will see that everything about the premises is kept in good order, that the grounds near the house are kept clean, free from waste and rubbish, and will extend the same supervision to the basement and attics, and see that the person to whom it is assigned to care for these spaces discharges his duty faithfully. He will see that all animals are properly taken care of, and that carriages, tools, and implements are kept in repair, and stored in their places when not in use; and, generally, he will be responsible to the superintendent for the good condition of property and premises, and must properly notify him of anything adverse to the welfare of the asylum which comes to his knowledge. He will attend to procuring ordinary supplies for subsistence, except so far as otherwise provided for by the superintendent, and see that such goods are delivered and stored in their proper places. He will see that the house is closed and the doors locked at the appoint-

ed hour at night, and hold himself ready to discharge any special duty required by the superintendent.

CLERK.

It will be the duty of the clerk to keep the books and accounts in a neat and accurate manner, take systematic care of all papers connected therewith, and perform any special clerical work required by the superintendent.

HOUSEKEEPER.

SECTION 1. The housekeeper will have the general management of the internal domestic affairs. The labor in the kitchen, laundry, and sewing department will be done under her direction; and those employed in these departments will hold themselves subject to her orders in the discharge of their duties. She will attend to the good condition of all apartments connected with the general housekeeping, will see that they are properly finished and kept in good order. She will see that all the work in her departments is done in accordance with the general instructions of the superintendent.

SECT. 2. She will have the care of all goods and material used in her department, and will see that they are saved and economically used; all bedding and articles manufactured for housekeeping purposes will be under her care, and she must see that they are not wasted or given out needlessly. She will have the care of the making of any clothing furnished to female patients, and will be required to keep an accurate account of the cost of such clothing or other articles furnished to any one. The cost of any articles furnished for patients must be returned by her to the supervisor, to be entered in the accounts of such patients.

SECT. 3. It is the duty of the housekeeper to report to the superintendent any instance of misconduct, failure in the proper discharge of duty, or violation of the established regulations occurring in her department, and not promptly rectified by the delinquent. It will also be her duty to report to the person who keeps the time-book the times of commencing and leaving duty of all employed in her department.

SUPERVISORS.

SECTION 1. The supervisors in their respective departments will have the general oversight of the halls and the patients; and the prudence and tact with which their duties are performed will be an important factor in the condition of the house. It is expected that they will see that the rules of the house relating to the patients are observed in every particular; that all patients are treated with uniform respect and kindness; and it is their imperative duty to report immediately to the superintendent or assistant superintendent any instance of neglect, incivility, or ill usage of a patient, or any violation of the established rules.

SECT. 2. They will see that all medicines prescribed are faithfully and in a proper manner administered, and that all directions of the medical officers are strictly obeyed.

SECT. 3. They will be expected to pass as much time in the halls as the proper discharge of other duties will allow, will instruct new attendants in their duties, and as much as possible assist in efforts to interest and employ the patients.

SECT. 4. The supervisors must see that the dining-rooms are furnished with the necessary utensils, that the attendants take proper care of the dining-rooms, that the cupboards are sweet and in order, the tables neatly set, and the meals properly served.

SECT. 5. They will have the general charge of the clothing of the patients, and an oversight of the beds and bedding of the halls. The attendants must report to them any deficiency in either which may exist, and it is their duty to see that such wants are supplied.

SECT. 6. On the admission of patients, their clothing will be taken in charge by the supervisors, entered in the book provided for the purpose, and each article plainly marked. All articles afterwards furnished or received will be cared for in the same manner.

The clothing of patients leaving must be compared with the record, neatly packed, and delivered at the office by the appropriate supervisor.

Any knives, razors, or other dangerous article in possession of a patient on admission must be brought to the office for safe-keeping and record.

SECT. 7. They will pay special attention to the sick, report promptly at the office any change of symptoms, see that they have proper attention, and that any special diet prescribed is delicately prepared and served.

SECT. 8. After passing through the halls and learning the condition of the patients early in the morning, the supervisors will very briefly report to the physicians any sickness or other fact demanding attention before these morning visits.

SECT. 9. Before the Sunday chapel service, and other occasions of public gathering, the supervisors will see that the patients are properly dressed for the occasion, and accompanied to the chapel by their attendants.

SECT. 10. The supervisors will report to the clerk the times of commencing and leaving off work on the part of the attendants employed in their respective departments.

SECT. 11. In general, the supervisors are expected to hold themselves in readiness to carry into practical effect the instructions of the superintendent, and to use all their personal influence in support of the spirit and design of these regulations.

ATTENDANTS.

A strict observance of the following rules is the established condition of all contracts for service in the wards of the New Hampshire Asylum for the Insane. It is expected that any applicant for the position of attendant, who is unwilling to observe them strictly, will do better to seek employment elsewhere. Having accepted such a position any violation of them will be considered a breach of contract and treated according to the nature of the offence.

1. Any attendant wishing to absent himself from the premises after 10 o'clock in the evening will leave word to that effect at the office, that such absence may be understood.

2. That the house may be quiet, it is expected that all will be at their own rooms after 10 o'clock in the evening, at which

hour the house is closed for the night. After this time the quiet of the house must not be disturbed by conversation nor passing to and fro. It is expected that all lights will be extinguished at that hour; and it is the duty of the night watch to extinguish any light burning unnecessarily during the night as well as to report the same at the office. It is expected that any employé, on leaving his room during the evening, shall extinguish the light.

3. No light shall be carried about the building except in a lantern. All employés will use, in the service of the institution, the safety matches provided by the management. Only one box at a time will be furnished. The old box must be returned before a new one will be issued. *Attendants must never give matches to patients.*

4. Smoking in any room or ward is strictly prohibited.

5. The use of liquor in any form is positively forbidden.

6. Any attendant wishing to leave the service honorably will be expected to give reasonable notice of his intention to leave, preferably from two to four weeks.

7. Attendants are not allowed to invite their friends, relatives, or strangers into the wards without permission from one of the physicians. No one will invite visitors to stop in the house without permission to do so; but on application, all reasonable privileges will be granted.

8. Attendants will never compel patients to work, but all patients who desire to assist may be allowed to take part in the house work, but under no circumstances must an attendant delegate one patient to take personal care of another patient. Personal care of patients, including feeding, bathing, dressing and undressing, and the administration of medicines, must never be intrusted to other patients. Attendants will never allow other employés to take patients out of their ward, either for work or any other purpose, unless special permission has been allowed by one of the physicians.

9. In wards P 1 and P 2 both attendants must be present at meal time and retiring time, unless one has special permission from the superintendent to be absent. In ward P 3 both at-

tendants must be present at meal time, but they may alternate evenings off duty from immediately after the attendants' supper until retiring time. In wards with two attendants both shall not leave their ward at the same time, but they may alternate with each other in the following way: One may have one hour off duty from 11 a. m. until 12 m.; the other may have one hour from 4 till 5 p. m. They may alternate with each other on Sunday from the time the dining-room work is completed until 3 p. m.

In wards with one attendant, the attendant will alternate hours off duty with the attendant in the adjoining ward from 11 a. m. until 12 m., and from 4 to 5 p. m., and on Sunday they may alternate with each other from the time the dining-room work is completed until 3 p. m. In wards with one attendant the attendant may alternate evenings off duty with the attendant in the adjoining ward from immediately after the attendants' supper until retiring time. All attendants must be present at meal time on Sundays *as well as* week days.

10. *Treatment of Patients.* In all their intercourse with the patients, the attendants are required to treat them with respect and civility, to be kind and gentle in manner, and avoid roughness of every kind. In the care of their patients sympathy, kindness, and tact should take the place of force and display of authority. But if interference with violent and excited patients becomes necessary, sufficient aid must always be procured from the attendants of neighboring wards to avoid personal injury to either patients or attendants. Such aid should be summoned before attempting to deal with the case in hand. Personal conflicts are always to be avoided. Choking, kicking, or striking of patients by attendants is never allowed. Any violation of this rule will be considered a grave offence.

11. No patient shall be restrained or secluded except by order of the physician, save in an emergency; in which case it shall be at once reported at the office.

12. The peculiarities of patients must never be made a subject of sport or ridicule.

13. Attendants will abstain from the use of profane or vulgar language.

14. Attendants will bathe untidy patients as often as is necessary. And once every week each attendant will see that every patient in his ward has a warm bath, and change of underwear, hose, and linen. The attendant must be personally present at the bathing of the patients; especially important is this in the case of the feeble, epileptic, and suicidal. The attendant will see that the water of the bath has the proper temperature. Bath-room doors are always to be kept locked.

15. The attendants will always take care that the clothing worn by patients is adapted to the season and occasion. In case of sudden change from heat to cold, they must make at once the needed change of clothing.

16. It is particularly expected of attendants to see that every patient is cleanly in person; that the hair and nails are attended to; that any rent in clothing is promptly mended; that the garments worn are kept buttoned; and that any stains from carelessness in eating are promptly removed.

17. In suitable weather, the attendants are required to take such patients in their ward, as are able, into the open air twice daily, either to ride or walk. Newly arrived patients, however, are not to be taken out of their ward until ordered by one of the physicians.

18. In case of sickness or an emergency at night the attendant may be called by the night watch to render assistance. Such assistance must be cheerfully given.

19. At certain specified hours attendants will give to such patients as are designated by the physicians medicines that may have been prescribed. This duty must always be performed by the attendant. After giving the medicine they should wash and return the glasses to the proper place.

20. The keys of the ward are to be kept strictly in the hands of the attendants; they must never be left carelessly about, nor entrusted to patients.

21. At meal time the attendants must serve the food to the patients, see that each is properly provided for, and personally prepare and feed those who are sick or unable to feed themselves. The patients must not be hurried through their meals.

Knives and forks must be accounted for, and never carried from the table by patients.

22. *Care of the Ward.* In the morning the attendants will rise at six o'clock. They will unlock the doors of patients' rooms that have been locked; see that the beds are aired, the night vessels removed, and as soon as other duties will allow they will remove all soiled clothing and see that the beds are made according to the prescribed method. Every room must be swept out every morning, as well as the ward and dining-room. Especial attention must be given to the water-closets, urinals, and bath-room. Absolute cleanliness must prevail. The attendants will sweep and wash the stairways leading to their respective wards every morning.

23. The care of the store room is extremely important. It is the duty of the attendant to keep each patient's clothing in its proper drawer, to transfer the same with the patient whenever he is moved to another ward by order of the physician or supervisor, and to see that every article of clothing is accounted for and corresponds with what has been furnished by the supervisor.

24. Once every week the attendant will make out a requisition for articles needed for ward use, properly accounting for those that are worn out or destroyed, and give the same to the supervisor.

25. The attendants must shave those patients designated by the physicians or supervisor. In shaving great care must be taken to have the razor in good order, and to shave easily and neatly. No other patient should be present, and the razor must be kept under lock and key.

26. Patients who attend chapel or entertainments, who go out to walk or ride, or receive visits from friends or relatives, must be properly dressed, their hair brushed, and their general appearance made as presentable as their mental condition will allow.

27. The hours of meals, of closing the wards at night, and of duty, will be regulated by Eastern standard time. Clocks, set every day by the Western Union Telegraph Company, will

be located in the office and at some accessible point, and it is expected that all attendants will use this time and no other, regulating their watches and clocks by these standard time clocks.

28. *Hours of Closing Wards.* Attendants in charge of wards 4, 7, P 1, and P 2 will close their wards at 7:30 o'clock p. m.

Attendants in charge of wards 5 and 8 will close their wards at 8 o'clock p. m.

Attendants in charge of wards 9 and P 3 will close their wards at 8:30 o'clock p. m.

Attendants in charge of ward 6 will close that ward at 9 o'clock p. m.

At the above mentioned hours all lights in the wards indicated will be extinguished.

29. During hours of duty, attendants will remain on their own ward, not in their own room, but on the ward. Visiting from hall to hall during hours of duty, without special business, or going away to other parts of the premises out of one's field of service, is wholly improper, and not allowed.

30. The attendant will hold himself in readiness to accompany the physicians or superintendent when he makes his ward visit.

31. In taking patients out of doors the attendants must see that no one strays from the party, and so regulate the speed of walking, or the character of other exercise, as to suit, as well as may be, the average of persons present. Preference should be given to walks within the asylum grounds, but when walks are taken into the city, it is not permitted to visit stores, hotels, railroad stations, or other public places, except by permission previously obtained.

32. All damages done to buildings or property by patients must be reported to the supervisor by the attendants.

33. *Duties of Attendants in Case of Fire.* Attendants will observe the following rules in case of fire:

I. Communicate with the office at once, either by speaking tube or messenger, giving information as to location and extent of fire.

II. Unlock at once every room door, and get every patient who may be restrained or secluded out on the ward, no matter what their mental condition may be.

III. If the fire is in any ward the attendant on duty will immediately uncoil the hose at the nearest house hydrant and turn on water. For this reason it is expected that every attendant will familiarize himself with the location of the various hydrants. In wards 4, 5, and 6 the hydrants are located on the stairway leading from office to those wards. In wards 7, 8, and 9 the hydrants are located in the west end of the ward in the closet marked "Hose Closet." In the Peaslee building the hydrants are located on the stairway leading from the wards of that building to the basement. On each of these hydrants there is hose attached sufficient to extend to the next line of hose. The water can be turned on by opening valve which turns toward the right. Be sure and uncoil hose and get out all knots or twists before turning on water.

IV. If the fire is in any other part of the building the attendants will remain on their own wards, first getting all of their patients out of the rooms. They will wait for further orders.

V. If ordered, or if necessary, they will move the patients out of the ward through the exit that is most remote from the fire. In moving patients at such a time it is imperative that there should be as little confusion and excitement as possible. The attendant should have his patients file out in line, and be particularly careful to avoid confusion on the stairways.

VI. After patients are removed from the ward the attendant must remain with them, keeping them together, and await orders from supervisor or physicians.

COOK.

Under the direction of the matron, the cook will have the supervision of the work in the kitchen, the care of utensils, and of supplies of provisions within the kitchen premises.

The cook must see that the kitchen and all utensils are kept clean and in perfect order, that good order is preserved in the

kitchen, and that each employé performs all duties assigned in a proper manner.

The cook shall see that all food is prepared as directed, is made palatable and inviting, and sent to the halls hot. Special care must be taken in preparing messes for the sick, that they are nicely cooked, and sent to the patients in acceptable form.

The cook shall report to the matron any instance of failure in duty or violation of the rules occurring in the department.

Persons employed elsewhere in the institution will not be allowed to loiter about the kitchen premises or bakery.

If any meat, butter, or other articles of food, of poor quality, are furnished for use, the head cook must promptly report it to the steward or superintendent.

BAKER.

The baker will see that the baking-room, oven, and all utensils belonging to his department are kept scrupulously clean at all times, that the house is kept supplied with the various kinds of bread prescribed, and he must keep his stock of bread sufficiently in advance of the demand that it may not be eaten absolutely new. On the mornings designated, he will make warm rolls or biscuit in season for breakfast.

It is his duty to report at once to the superintendent or steward any defect he may discover in the quality of the flour or other material for food furnished to his department.

PORTER.

The porter will have the whole charge of the food car, and will keep it always clean and in good order; will, at the appointed times, take the prepared meals from the kitchen to the several dumb-waiters, and deliver them to the attendants, who shall be present at the call of the slide-bell, to assist the porter in running up the dumb-waiter, if necessary, and remove the meals carefully to the dining-rooms. In this, care must be taken by all that the food and utensils are handled gently, and that the meals reach the tables in good order. In like manner

must the dishes and slops be received from the attendants by the porter, and by him be properly disposed of.

The porter will be responsible for keeping the basement and attics swept, and everything in its place. It is also his duty to fill the underbeds for the female attendants, great care being taken that the sacks be not soiled in the process. He will also remove the discarded beds each morning to the place designated. At the appointed times the porter will attend to the delivery of ice to the hall attendants and others, according to instructions of the superintendent. He will see that any object thrown from the windows during the night is removed promptly in the morning, and will hold himself ready to perform any item of duty required by the superintendent.

ENGINEER.

The engineer will be responsible for the good care of the boilers, engine, steam and water pumps, and all parts of the machinery, which must be kept in repair and in good running order. He shall promptly attend to the repairs needed in steam or water apparatus or other repairs or alterations assigned to him. It will be his duty to see that the boilers are properly fired, and the fuel used in the most economical and efficient manner. He will see that the radiators, air-chambers, and flues are properly adjusted for heat and ventilation, and that the amount of steam generated is wisely adapted to the state of the weather. It will be his duty in summer to attend to all needed alterations and repairs in steam-heating apparatus, preparatory to the demands of winter.

He must at all times be so thoroughly familiar with the location and condition of all hydrants, hose, or water-cocks provided for the extinguishing of fire, that he can put them in operation instantly, if needed. He will also be expected to hold himself in readiness to attend to any special duty required by the superintendent.

FARMER.

The head farmer will have the immediate supervision of the farm laborers, the laying out of the work, and the direction of

the care and use of the stock and farming utensils ; and all farm laborers will look to him for specific directions as to their duties.

It is his duty to see that all farm fences are kept in repair, and that everything on the farm and about the farm buildings is kept in perfect order, that the stock is well cared for, that every farmer performs his duty well, and that all material is properly and economically used. He will report to the clerk the time of service of each person in his department, and to the superintendent any fault or failure in duty on the part of any under his charge.

SUCCESSION OF OFFICERS.

TRUSTEES.

Commissioned.	Name.	Residence.
1840, June 20.	Daniel Abbott,	Nashua.
June 20.	Amos Twitchell,	Keene.
June 20.	Ichabod Bartlett,	Portsmouth.
June 20.	John Conant,	Jaffrey.
June 20.	Joseph Low,	Concord.
June 20.	Charles H. Peaslee,	Concord.
June 20.	Ira St. Clair,	Deerfield.
June 20.	Charles A. Cheever,	Portsmouth.
June 20.	John P. Hale,	Dover.
June 20.	Charles J. Fox,	Nashville.
June 20.	Samuel Swasey,	Haverhill.
June 20.	John S. Wells,	Lancaster.
1841, June 15.	Enos Stevens,	Charlestown.
June 15.	George W. Kittredge,	Newmarket.
June 15.	Joseph Low, reappointed,	Concord.
1843, June 19.	Moses Norris, Jr.,	Pittsfield.
June 19.	Ira St. Clair, reappointed,	Deerfield.
June 19.	Charles J. Fox, reappointed,	Nashville.
1845, June 30.	Abiel Walker, <i>vice</i> Joseph Low,	Concord.
June 30.	A. McFarland, <i>vice</i> G. W. Kittredge,	Meredith.
June 30.	Timothy Hall, <i>vice</i> Enos Stevens,	Keene.
June 30.	Luke Woodbury, <i>vice</i> C. J. Fox,	Antrim.
June 30.	William Plumer, Jr., <i>vice</i> S. E. Coues,	Epping.
Dec. 23.	James Farrington, <i>vice</i> A. McFarland,	Rochester.

Commissioned.	Name.	Residence.
1846, July 10.	Nathaniel S. Berry,	Hebron.
July 10.	George B. Upham,	Claremont.
July 10.	William Plumer,	Londonderry.
1847, Aug. 9.	Jos. B. Walker, <i>vice</i> A. Walker,	Concord.
Aug. 9.	Israel Hunt, Jr.,	Nashua.
Aug. 9.	Warren Lovell,	Meredith.
Aug. 9.	Thomas Shannon,	Moultonborough.
1848, June 26.	William Plumer, reappointed,	Epping.
June 26.	Franklin Pierce,	Concord.
June 26.	R. Metcalf, <i>vice</i> G. B. Upham,	Newport.
June 26.	Charles H. Peaslee, reappointed,	Concord.
1849, July 3.	Joseph B. Walker, “	Concord.
July 3.	Joseph H. Smith,	Dover,
July 3.	Amos A. Parker,	Fitzwilliam.
1850, July 5.	Ralph Metcalf, reappointed,	Newport.
July 5.	Isaac Ross, <i>vice</i> N. S. Berry,	Hanover.
July 5.	David Pillsbury, <i>vice</i> William Plumer,	Chester.
1851, July 4.	Charles Burroughs, <i>vice</i> T. Shannon,	Portsmouth.
July 4.	Israel Hunt, reappointed,	Nashua.
July 4.	Warren Lovell, “	Laconia.
1852, June 19.	Franklin Pierce, “	Concord.
June 19.	William Plumer, “	Epping.
June 19.	Chas. H. Peaslee, “	Concord.
1853, July 1.	Jos. B. Walker, “	Concord.
July 1.	Joseph H. Smith, “	Dover.
July 1.	Amos A. Parker, “	Fitzwilliam.
1854, July 15.	Ralph Metcalf, “	Newport.
July 15.	Samuel Herbert,	Rumney.
July 15.	Enoch D. Yeaton,	Wakefield.
Sept. 29.	J. A. Richardson, <i>vice</i> William Plumer,	Durham.
1855, July 10.	Rufus Clement,	Concord.
July 10.	Alvah Smith, <i>vice</i> Ralph Metcalf,	Lempster.
July 10.	Charles Burroughs, reappointed,	Portsmouth.
1856, Feb. 23.	Timothy Haynes, <i>vice</i> R. Clement,	Concord.
July 11.	John Preston,	New Ipswich.
July 11.	Charles H. Peaslee, reappointed,	Concord.
June 30.	George B. Twitchell,	Keene.

420 REPORT OF THE ASYLUM FOR THE INSANE.

Commissioned.	Name.	Residence.
1857, June 30.	Joseph B. Walker, reappointed,	Concord.
June 30.	John H. White,	Lancaster.
1858, June 26.	Jeremiah F. Hall,	Wolfeborough.
1858, June 26.	Ralph Metcalf, reappointed,	Newport.
June 26.	Samuel Herbert, “	Rumney.
Sept. 28.	Edward Wyman, <i>vice</i> R. Metcalf,	Newport.
June 27.	Charles Burroughs, reappointed,	Portsmouth.
1859, June 28.	Timothy Haynes, “	Concord.
June 27.	Woodbury Melcher,	Gilford.
1860, June 27.	J. A. Richardson, reappointed,	Durham.
June 27.	Charles H. Peaslee, “	Concord.
June 27.	John Preston, “	New Ipswich.
1861, July 2.	George B. Twitchell, “	Keene.
July 2.	Joseph B. Walker, “	Concord.
July 2.	John H. White, “	Lancaster.
1862, July 2.	John Conant, “	Jaffrey.
July 2.	Isaac Spalding,	Nashua.
July 2.	Moses Clark,	Landaff.
1863, June 29.	Charles W. Flanders,	Concord.
June 29.	Charles Burroughs, reappointed,	Portsmouth.
June 29.	Woodbury Melcher, “	Laconia.
1864, July 7.	Charles H. Peaslee, “	Concord.
July 7.	John Preston, “	New Ipswich.
July 7.	William G. Perry,	Exeter.
1865, July 16.	George B. Twitchell, reappointed,	Keene.
July 16.	Joseph B. Walker, “	Concord.
July 16.	Denison R. Burnham,	Plymouth.
1866, June 22.	Charles A. Tufts,	Dover.
June 22.	John Conant, reappointed,	Jaffrey.
June 22.	Isaac Spalding, “	Nashua.
Oct. 23.	Isaac Adams, <i>vice</i> C. H. Peaslee,	Sandwich.
1867, June 19.	Charles Burroughs, reappointed,	Portsmouth.
June 19.	Woodbury Melcher, “	Laconia.
June 19.	Ebenezer S. Towle,	Concord.
1868, April 13.	I. Goodwin, <i>vice</i> C. Burroughs,	Portsmouth.
July 1.	Isaac Adams, reappointed,	Sandwich.
July 1.	Waterman Smith,	Manchester.
July 1.	Wm. G. Perry, reappointed,	Exeter.
July 1.	Ebenezer S. Towle, “	Concord.
1869, July 1.	Joseph B. Walker, reappointed,	Concord.

Commissioned.	Name.	Residence.
1869, July 1.	George B. Twitchell, reappointed,	Keene.
July 1.	Denison R. Burnham, “	Plymouth.
1870, Jan. 3.	John W. Sanborn, <i>vice</i> Isaac Adams,	Wakefield.
July 8.	Isaac Spalding, reappointed,	Nashua.
July 8.	Charles A. Tufts, “	Dover.
July 8.	Dexter Richards,	Newport.
Nov. 17.	Ellery A. Hibbard, <i>vice</i> W. Melcher,	Laconia.
1871, Aug. 9.	Ellery A. Hibbard, reappointed,	Laconia.
Aug. 9.	George W. Haven,	Portsmouth.
Aug. 9.	Henry Colony,	Keene.
1872, July 16.	Waterman Smith, reappointed,	Manchester.
July 16.	William G. Perry, “	Exeter.
July 16.	John W. Sanborn, “	Wakefield.
1873, Oct. 23.	Joseph B. Walker, “	Concord.
Oct. 23.	George B. Twitchell, “	Keene.
Oct. 23.	Josiah Minot,	Concord.
1874, July 8.	Isaac Spalding, reappointed,	Nashua.
July 8.	Charles A. Tufts, “	Dover.
July 8.	Dexter Richards, “	Newport.
1875, July 26.	Ellery A. Hibbard, “	Laconia.
July 26.	Charles H. Bell,	Exeter.
July 26.	Albert Smith,	Peterborough.
1876, June 22.	David Gillis,	Nashua.
July 20.	William G. Perry, reappointed,	Exeter.
July 20.	Waterman Smith, “	Manchester.
July 20.	Joseph Burrows,	Plymouth.
Aug. 10.	John V. Barron, <i>vice</i> J. Minot,	Concord.
1877, Oct. 17.	Joseph B. Walker, reappointed,	Concord.
Oct. 17.	George B. Twitchell, “	Keene.
Oct. 17.	John V. Barron, “	Concord.
1878, May 2.	John H. George, <i>vice</i> J. V. Barron,	Concord.
May 2.	Carlton P. Frost, <i>vice</i> A. Smith,	Hanover.
July 8.	Dexter Richards, reappointed,	Newport.
July 8.	Charles A. Tufts, “	Dover.
July 8.	David Gillis, “	Nashua.
1879, July 30.	Ellery A. Hibbard, “	Laconia.
July 30.	Jeremiah F. Hall,	Portsmouth.
Aug. 14.	Carlton P. Frost, reappointed,	Hanover.
1880, July 20.	William G. Perry, “	Exeter.
July 20.	Waterman Smith, “	Manchester.

422 REPORT OF THE ASYLUM FOR THE INSANE.

Commissioned.	Name.	Residence.
1880, July 20.	Joseph Burrows, reappointed,	Plymouth.
1881, Oct. 12.	Joseph B. Walker, “	Concord.
Oct. 12.	Geo. B. Twitchell, “	Keene.
Oct. 12.	John H. George, “	Concord.
1882, June 21.	Emery J. Randall,	Somersworth.
June 21.	Frederick E. Potter,	Portsmouth.
Sept. 22.	Dexter Richards, reappointed,	Newport.
1883, April 26.	William H. H. Mason, <i>vice</i> J. Burrows,	Moultonborough.
May 17.	Edward Spalding, <i>vice</i> F. E. Potter,	Nashua.
Aug. 28.	Ellery A. Hibbard, reappointed,	Laconia.
Aug. 28.	Carlton P. Frost, “	Hanover.
Aug. 28.	Jeremiah F. Hall, “	Portsmouth.
1884, July 25.	William G. Perry, “	Exeter.
July 25.	Waterman Smith, “	Manchester.
July 25.	Wm. H. H. Mason, “	Moultonborough.
1885, Oct. 14.	Joseph B. Walker, “	Concord.
Oct. 14.	George B. Twitchell, “	Keene.
Oct. 14.	John H. George, “	Concord.
1886, Sept. 9.	Dexter Richards, “	Newport.
July 8.	Emery J. Randall, “	Somersworth.
July 8.	Edward Spalding, “	Nashua.
1887, Sept. 7.	Ellery A. Hibbard, “	Laconia.
Sept. 7.	Carlton P. Frost, “	Hanover.
Sept. 7.	Jeremiah F. Hall, “	Portsmouth.
1888, Mar. 6.	John E. Barry, <i>vice</i> John H. George, deceased,	Concord.
Mar. 6.	Franklin D. Ayer, <i>vice</i> J. F. Hall, deceased,	Concord.
July 24.	William G. Perry, reappointed,	Exeter.
July 24.	Waterman Smith, “	Manchester.
July 24.	Wm. H. H. Mason, “	Moultonborough.
1889, Oct. 14.	Joseph B. Walker,	Concord.
Oct. 14.	George B. Twitchell,	Keene.
Oct. 14.	John E. Barry,	Concord.
1890, July 8.	Edward Spalding,	Nashua.
July 8.	Dexter Richards,	Newport.
July 8.	Morris Christie,	Antrim.
1891, Sept. 14.	Ellery A. Hibbard,	Laconia.
Sept. 14.	Carlton P. Frost,	Hanover.

Commissioned.	Name.	Residence.
1891, Sept. 14.	Franklin D. Ayer,	Concord.
1892, April 5.	Charles A. Tufts, <i>vice</i> W. H. H. Mason, deceased.	
July 28.	William G. Perry.	
Sept. 17.	John C. French, <i>vice</i> Waterman Smith, deceased.	

PRESIDENTS.

John H. Steele	1839-1840
John Conant	1840-1846
George B. Upham	1847-1848
William Plumer	1848-1855
Charles Burroughs	1855-1868
Isaac Spalding	1868-1875
George B. Twitchell	1875-

SECRETARIES.

Dixie Crosby	1839-1841
Charles H. Peaslee	1841-1848
Joseph B. Walker	1848-

TREASURERS.

James Thorn	1839-1840
Joseph Low	1840-1846
John Atwood	1846-1847
Andrew McFarland	1847-1852
John E. Tyler	1852-1857
Jesse P. Bancroft	1857-1890
Charles P. Bancroft	1890-

SUPERINTENDENTS.

George Chandler	1842-1845
Andrew McFarland	1845-1852
John E. Tyler	1852-1857
Jesse P. Bancroft	1857-1882
Charles P. Bancroft	1882-

ANNUAL REPORTS

OF THE

Trustees, Superintendent, and Treasurer,

OF THE

INDUSTRIAL SCHOOL

OF THE

STATE OF NEW HAMPSHIRE,

TO THE

GOVERNOR AND COUNCIL,

JANUARY, 1894.

VOLUME I. . . . PART IV.

CONCORD:

EDWARD N. PEARSON, PUBLIC PRINTER.

1893.

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CONCORD, N. H.

OFFICERS.

TRUSTEES.

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SUPERINTENDENT AND TREASURER,

JOHN C. RAY.

MATRON,

MRS. JOHN C. RAY.

TEACHERS.

MISS B. F. SCOVILLE. MISS NELLIE M. TAYLOR.

TRUSTEES' REPORT.

To His Excellency the Governor and His Honorable Council:

The trustees of the Industrial School have the honor herewith to transmit the report of the superintendent of that institution, as required by law. It contains the detailed statement of receipts and expenses during the year, and furnishes full and complete information of the management and operation of the institution for that period, and which it is unnecessary here to report.

Apart from the fact that the business depression which afflicts the country has now for several months deprived the inmates of the advantage of employment, which is so highly beneficial to them in many ways, as well as a source of some revenue to the state, the past has been a year of average prosperity to the institution, and it has worked out many salutary results.

It is hoped that an opportunity for the employment of the scholars will soon return, as the learning of some useful trade or occupation, whereby they may become self-supporting and useful citizens upon their discharge, is one of the great advantages which the institution should afford to the unfortunate youth who here find a home during a portion of that formative period of their characters, when the inculcation of habits of industry exerts such a salutary influence on their after lives.

It may become a question of serious consideration whether the scholars should not be employed by the superintendent direct, in such occupations as may be determined, without the intervention of contractors, so that the desired employment may become regular and uninterrupted.

CHARLES H. BARTLETT,

Secretary of the Board of Trustees.

REPORT

OF THE

SUPERINTENDENT AND TREASURER.

To His Excellency the Governor, the Honorable Council, and the Honorable Board of Trustees:

I respectfully submit for your consideration the annual report of the State Industrial School, for the year ending September 30, 1893 :

Whole number committed to the institution since its com- mencement,	1,545
Number in school October 1, 1892,	84
Whole number in school during the year,	137
Number discharged at expiration of sentence,	28
“ on probation,	2
honorably discharged,	6
in school September 30, 1893,	101
Average detention of those discharged,	2 $\frac{1}{3}$ yrs.

PARENTAGE.

American,	47
Irish,	36
French,	47
Scotch,	1
English,	2
Russian,	1
Negro,	3

HOW COMMITTED.

Number committed by supreme court,	24
police court,	67
justice of peace,	41
parents and guardians,	5

TERM OF COMMITMENT.

During minority,	20
For the term of 8 years,	1
6 "	4
5 "	15
4½ "	2
4 "	9
3 "	32
2 "	19
1½ "	1
1 " 1 day,	1
1 "	30
Until 18,	1
" 16,	2

OFFENCE.

For stealing,	51
breaking and entering,	16
stubbornness, idleness, and disobedience,	39
truancy,	10
assault,	7
malicious mischief,	6
incendiarism,	1
lewdness,	2
stealing horse,	1
being common liquor-seller,	1
vagrancy,	2
defrauding,	1

AGE WHEN COMMITTED.

At the age of 8 years,	2
9 "	5
10 "	12
11 "	15
12 "	19
13 "	14
14 "	24
15 "	27
16 "	19

PRESENT STANDING OF PUPILS IN SCHOOL.

<i>Reading.</i>						Boys.	Girls.
Reading in History	.	.	.	.	.	23	2
Fourth Reader	.	.	.	.	.	19	7
Third Reader	.	.	.	.	.	20	3
Second Reader	.	.	.	.	.	19	
First Reader	.	.	.	.	.	7	1
<i>Writing.</i>							
Instructed in penmanship	.	.	.	.	.	85	13
<i>Arithmetic.</i>							
Studying interest	.	.	.	.	.	21	
fractions	.	.	.	.	.	22	5
multiplication	.	.	.	.	.	25	5
mental arithmetic	.	.	.	.	.	20	3
<i>Geography.</i>							
Studying Manual of Geography	.	.	.	.	.	18	3
Elementary Geography	.	.	.	.	.	32	8
<i>Grammar.</i>							
Studying Lessons in English	.	.	.	.	.	28	
<i>History.</i>							
Studying History of United States	.	.	.	.	.	23	3
First Book in History	.	.	.	.	.	20	7
<i>Philosophy.</i>							
Studying Natural Philosophy	.	.	.	.	.	8	

FARM.

The products of the farm are as follows :

125 tons of hay	.	.	.	.	.	\$1,875.00
30 " corn fodder	.	.	.	.	.	140.00
600 bushels potatoes	.	.	.	.	.	300.00

200 bushels ears of corn	\$60.00
175 " carrots	50.00
40 " green peas	30.00
90 " green beans	30.00
45 " cucumbers	15.00
35 " tomatoes	8.00
170 " sweet corn ears	100.00
30 " turnips	6.00
32 " beets	16.00
3,000 heads cabbage	60.00
2,000 pounds pork	120.00
100 heads celery	8.00
$\frac{1}{2}$ ton of squash	10.00
200 quarts strawberries	20.00
10 barrels apples	30.00
Lettuce, radishes, etc.	10.00
29,200 quarts milk	1,000.00
40 bushels onions	20.00

INVENTORY OF PROPERTY.

4 grade cows	\$160.00
16 Devon cows, thoroughbred	400.00
4 two-year-old heifers	100.00
2 Devon heifer calves	70.00
4 one-year-old Devon heifers	40.00
1 two-year-old Devon bull	40.00
1 one-year-old Devon bull	30.00
28 swine	250.00
4 horses	800.00

HAY, PROVISIONS, ETC.

115 tons of hay	\$1,725.00
300 bushels potatoes	125.00
25 barrels flour	150.00
Pork	12.00
Kerosene	6.00
Sugar, tea, coffee, molasses, salt, spices, etc.	50.00
25 cords of wood	100.00

BOYS' DINING-ROOM AND COOK-ROOM.

Cooking-stove and baker	\$12.00
100 chairs	25.00
Crockery, knives, forks, iron, and tin-ware	60.00
Tables and table covers	40.00
Bread-trough, meat-cutter, clock, etc.	10.00
Movable closets, lamps, and lanterns	10.00

FAMILY DINING-ROOM AND COOK-ROOM.

Franconia range and furniture	\$125.00
Stoddard creamery	40.00
Refrigerators	18.00
Dining-tables and chairs	40.00
Crockery, knives, forks, tins, etc.	50.00

CHAIR SHOP.

Work stands	\$130.00
Clock	2.00

PRINTING OFFICE.

Press, type, etc.	\$30.00
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CARPENTER SHOP.

Lathe, carpenters' tools, benches, etc.	\$120.00
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HOSIERY MILL.

Knitting machines, etc., and engine	\$3,000.00
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SHOE SHOP.

Shoes, leather, and findings	\$50.00
Lasts, tools, benches	8.00

GIRLS' SEWING-ROOM.

Work table and cover	\$8.00
Chairs and lounge	20.00
Buttons, needles, thread, etc.	8.00
Cloth on hand	75.00
Boys' and girls' clothing	800.00
Sewing machines	75.00

CARRIAGES, WAGONS, AND FARMING UTENSILS.

1 carryall	\$80.00
1 rack wagon	12.00
2 horse carts	60.00
2 farm wagons	50.00
2 two-horse wagons	60.00
1 ox-cart	35.00
1 express wagon	35.00
3 buggies	150.00
1 large spring wagon	20.00
1 six-horse barge	150.00
2 sleighs	90.00
4 horse-sleds	100.00
12 harnesses, 4 robes	250.00
Stone drags, wheel-barrows, grind-stone, 2 seed sowers	30.00
10 plows, 5 harrows, 2 cultivators	100.00
1 Kemp manure spreader	100.00
Iron bars, manure forks, 2 bush scythes, snaths, Hay cutter, shovels, spades, hoes, picks	12.50 40.00
2 mowing machines	100.00
Cart wheels, whiffle-trees, eveners, and chains	25.00
2 platform scales, hay scale, beams, ropes, and blocks	40.00
Horse rake and tedder, axes, saws, ox-yokes, and chains	50.00
Pitchforks, rakes, drills, wedges, and stone ham- mer	10.00
Saddlers, piping tools, kettles, grain and meal chests	50.00
1 horse-power ensilage cutter, circular saw and frame	100.00

SLEEPING HALLS.

Bedsteads and bedding	\$1,000.00
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SCHOOLROOMS.

Settees, desks, and chairs	\$500.00
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Blackboards, clock, lamp, and hangings . . .	\$30.00
School books, slates, etc.	60.00
Book-case and library books	100.00
Cabinet organ	30.00
House plants	25.00

OFFICE AND LIBRARY.

Tables, chairs, lounges, desks, safe	\$175.00
Books and book-cases	250.00
Stationery and stamps	15.00
Fire extinguishers, fire escape	100.00
Clock, hanging lamps	35.00

OFFICERS' ROOMS.

Furniture, beds, and bedding	\$500.00
12 wardrobes	80.00

RECEPTION-ROOM AND GUEST-CHAMBER.

Carpets and curtains	\$90.00
Centre and side table, sofas, chairs	120.00
Lamps, cabinets, book-cases, books	75.00
Bed and bedding, etc.	60.00

DETAILED ACCOUNT OF CASH RECEIVED FROM OCTOBER 1, 1892, TO OCTOBER 1, 1893.

1892.

Oct.	1.	From state treasurer, quarterly appropriation,	\$1,500.00
	3.	Manchester, for board	296.36
	4.	Franklin, "	39.00
		Hanover, "	19.50
	5.	Merrimack county, "	162.00
	8.	L. W. Fisher, for milk	9.32
		Rockingham county, for board	97.50
	10.	Hillsborough county, "	202.50
		Newbury, "	7.50

Oct. 13.	From Somersworth,	for board	. \$31.50
	Cheshire county,	" . .	39.00
14.	Littleton,	" . .	39.00
17.	Mrs. D. N. Morey,	" . .	8.00
18.	Portsmouth,	" . .	19.50
20.	Peterborough,	" . .	19.50
	Grafton county,	" . .	58.50
	Coos county,	" . .	19.50
22.	Belknap county,	" . .	132.86
	Carroll county,	" . .	39.00
	Nashua,	" . .	143.64
	Epping,	" . .	39.00
26.	Bradford,	" . .	19.50
	Danville,	" . .	35.50
27.	Campton,	" . .	39.00
	Daniel Ready, for milk	. .	1.00
	J. T. Gott, for hay	. . .	10.00
	Concord, for board	. . .	20.36
	Welcome Jenks, for hay	. .	9.40
Nov. 4.	Strafford county, for board	. .	39.00
6.	I. C. Davenport, for board	. .	12.00
8.	O. Whitney & Co., for chair work		215.45
9.	Henry Chandler, for onions	. .	1.00
	Use of animals	. . .	3.00
16.	E. K. Rowell, for labor	. . .	5.00
21.	Exeter, for board	. . .	19.50
28.	A. E. Felch, for milk	. . .	1.20
29.	Mrs. D. H. Morey, for board	. .	10.00
	Mrs. J. Lefebvre, for board	. .	6.00
Dec. 3.	Welcome Jenks, for hay	. .	14.00
11.	E. K. Rowell, for pigs	. . .	13.50
16.	A. M. Smith, for hay	. . .	11.11
17.	Geo. F. Higgins, for hay	. .	37.90
21.	S. B. Hope, for milk	. . .	1.99
	Mrs. E. S. Gould, for board	. .	26.00
31.	Asa E. Felch, for wood and milk	. .	6.20
	I. C. Merrill, for meat	. . .	9.33
	Manchester, for stone	. . .	5.12

Dec. 31.	From Interest on James McKean Wilkins fund	\$70.00
	Mr. Chase, balance on pasturing	15.00
	Ex-Gov. Frederick Smyth memorial fund	16.06
	J. H. Wiggin & Co., for vegetables	36.74
	Dr. L. M. French, for hay	72.48
	Manchester Stocking Co., for labor	410.90
	L. W. Fisher, for apples	1.50
	Carl E. York, for meat and vegetables	127.93
1893.		
Jan. 1.	State treasurer, quarterly appropriation	1,500.00
3.	Hanover, for board	19.50
4.	Welcome Jenks, for hay	12.32
	Josiah Carpenter, for keeping horse	24.00
5.	Grafton county, for board	63.00
6.	J. B. Estey, for hay	18.24
	Bradford, for board	19.50
	Peterborough, "	19.50
9.	Hillsborough county, "	181.50
	Manchester, "	297.43
	Newbury, "	19.50
10.	Somersworth, "	39.00
	Portsmouth, "	19.50
	Cheshire county, "	39.00
11.	Concord, "	1.50
	Keene, "	34.50
	Mrs. C. L. Brookhouse, for hay	26.19
	Nashua, for board	124.07
14.	Merrimack county, "	194.78
	Carroll county, "	39.00
	Exeter, "	19.50
16.	Pittsfield, "	78.00
17.	Rochester, "	19.50
19.	Strafford county, "	69.00
23.	I. C. Davenport, "	10.00

Jan.	23.	From Danville,	for board . .	\$19.50
	26.	Belknap county,	" . .	165.86
	31.	Mrs. D. N. Morey,	" . .	10.00
		Mrs. J. Lefebvre,	" . .	6.00
Feb.	4.	Rockingham county,	" . .	97.50
	6.	Littleton,	" . .	19.50
		R. E. Wheeler, for hides	. .	13.37
	27.	I. C. Davenport, for board	. .	10.00
		Peterborough, for board	. .	7.50
		Epping, for board	. .	19.50
Mar.	9.	J. Gott, for hay . . . .	. .	8.00
	14.	L. S. Patterson, for chair work	. .	10.40
	17.	Wolfeborough, for board	. .	45.86
	27.	Mrs. E. S. Gould, for board	. .	26.00
	29.	Mrs. D. N. Morey, for board	. .	15.00
		Interest on Miss Louise Penhallow		
		fund . . . . .	. .	40.93
	31.	Peter Riley, for rags . . . .	. .	22.50
		Sale of milk . . . . .	. .	4.40
		C. D. Boynton, for work . . . .	. .	7.75
		I. C. Merrill, for meat . . . .	. .	4.35
		A. E. Felch, for rent . . . .	. .	7.00
		S. F. Curtis, for hay . . . .	. .	111.00
		Manchester Stocking Co., for labor		432.15
April	1.	State treasurer, quarterly appropria-		
		tion . . . . .	. .	1,500.00
	3.	Hanover, for board . . . . .	. .	19.50
		Cheshire county, for board . . . .	. .	30.00
	4.	I. C. Davenport, for board . . . .	. .	10.00
	5.	Merrimack county, for board . . . .	. .	195.00
	6.	Welcome Jenks, for hay . . . .	. .	15.22
	7.	Danville, for board . . . . .	. .	19.50
		Rockingham county, " . . . .	. .	97.50
		Grafton county, " . . . .	. .	39.00
	8.	Newbury, " . . . .	. .	19.50
	11.	Pittsfield, " . . . .	. .	39.00
	12.	Littleton, " . . . .	. .	19.50
	14.	Philip Riley, for rags . . . .	. .	8.84

April 15.	From Nashua,	for board	\$189.00
20.	Portsmouth,	"	19.50
21.	Rochester,	"	8.36
	Hillsborough county,	"	144.86
22.	Carroll county,	"	36.64
27.	Bradford,	"	19.50
28.	Exeter,	"	19.50
29.	Mrs. E. S. Gould,	"	8.00
30.	Strafford county,	"	78.00
May 2.	Belknap county,	"	175.00
6.	Keene,	"	39.00
8.	Mrs. H. C. Joy, for hay	.	33.17
9.	Mrs. C. E. Balch, for labor	.	23.50
10.	Campton, for board	.	39.00
11.	Manchester, for board	.	367.93
15.	I. C. Davenport, for board	.	5.00
18.	Wolfeborough, for board	.	65.79
22.	Wm. Hourihan, for keeping horse	.	2.00
	W. W. Barrett, for flour	.	5.25
June 4.	E. O. Dodge, for wood	.	5.00
19.	I. C. Davenport, for board	.	10.00
20.	D. N. Morey, for board	.	15.00
30.	C. D. Boynton, for wood	.	10.00
	I. C. Merrill, for beef	.	4.20
	Manchester Stocking Co., for labor	.	568.10
July 1.	State treasurer, quarterly appropriation	.	1,500.00
4.	C. A. Swett, for board	.	6.00
	A. A. Lawrence,	"	3.43
5.	Hanover,	"	19.50
6.	Manchester,	"	384.43
7.	Grafton county,	"	39.00
8.	Newbury,	"	19.50
	Cheshire county,	"	58.50
10.	Hillsborough county,	"	125.57
11.	Grafton county,	"	43.50
17.	Strafford county,	"	78.00
	Franklin,	"	119.57

July	17.	From Danville,	for board	.	\$19.50
	18.	Belknap county,	"	.	153.00
	19.	Interest on James McKean Wilkins			
		fund	.	.	70.00
		Interest on Moody Kent fund	.		39.07
		Littleton, for board	.	.	19.50
		Lakeport, for board	.	.	11.36
	21.	L. S. Patterson, for chair work	.		77.10
	22.	State treasurer for extra appropria-			
		tion	.	.	1,000.00
		Exeter, for board	.	.	38.14
	23.	I. C. Davenport, for board	.	.	10.00
	24.	Carroll county, for board	.	.	33.00
	27.	Nashua, for board	.	.	198.43
		R. E. Wheeler, for hides and tallow			4.11
	29.	Hillsborough, for board	.	.	9.00
	31.	C. A. Swett, for board	.	.	8.00
		Sale of corn planter	.	.	5.00
Aug.	3.	Rockingham county, for board	.		86.14
		Wolfeborough, for board	.	.	97.50
	4.	N. S. Clark, for hay	.	.	55.54
		O. Whitney & Co., for chair work	.		264.19
		E. Higgins, for keeping horse	.		5.00
	5.	Laconia, for board	.	.	39.00
	10.	I. C. Davenport, for board	.	.	5.00
	12.	Somersworth, for board	.	.	67.07
	16.	James E. Dodge, for 2 pigs	.	.	8.00
	21.	Tilton, for board	.	.	62.50
	28.	Wm. Hourihan, for hay	.	.	5.20
		C. L. Brookhouse, for hay	.	.	33.66
	31.	State treasurer, extra appropriation			2,000.00
Sept.	1.	L. H. Wilson, interest on James			
		McKean Wilkins fund	.	.	79.50
	4.	Welcome Jenks, for hay	.	.	10.50
	14.	O. E. Kimball, for hides	.	.	1.40
	16.	C. D. Boynton, for wood	.	.	6.00
	19.	Pittsfield, for board	.	.	39.00
	26.	Dr. L. M. French, for hay	.	.	22.00

Sept. 26.	From milk and cream	\$2.31
30.	I. C. Merrill, for beef	2.61
	H. W. Brown, for hay	2.40
	Manchester Stocking Co., for labor	213.00

DETAILED ACCOUNT OF CASH PAID.

POST-OFFICE.

1892.

For box-rent from Oct. 1, 1892, to Oct.	
1, 1893	\$6.00

JAMES M. ROGERS.

Oct. 3.	For 54 bbls. apples, \$26.50 ; 1 bu. grapes,	
	\$1 ; 49 bbls., \$7.35	\$34.85

R. K. HORNE.

Oct. 4.	For 1 tub, \$1.15 ; 2½ doz.	
	flower-pots, \$2.58 ; 1	
	lamp, 30c	\$4.03
21.	12 flower-pots, 95c ; 2½	
	doz. plates, \$2.48	3.43
1893.		
June 26.	1 roll-pin, 10c ; 1 fry-pan,	
	18c ; 2 sprinklers, \$1.50	1.78
		<hr/>
		\$9.24

H. C. FERRY.

1892.

Oct. 1.	For 130 lbs. beef	\$9.10
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FRANK H. CARNEY.

1893.

Apr. 12.	For tuning and repairing organ and piano	
	1 yr.	\$7.50

D. H. HURD & CO.

1892.

Oct. 19.	For 1 copy Town and City Atlas of New New Hampshire	\$15.00
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C. B. LITTLEFIELD.

Oct. 21.	For 1 gal. witch hazel	\$1.00
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A. & W. S. HEATH.

Oct. 6.	For 73 prs. shoes	\$91.25
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STEWART MAGOON.

Oct. 29.	For nursery stock	\$30.00
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J. B. MCCRILLIS & SON.

Nov. 1.	For setting tires	\$1.00
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J. F. CHASE.

Nov. 7.	For insurance on buildings	\$97.50
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JAMES BRIGGS.

	For 2 pails, 6 pans	\$1.25
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A. M. FINNEY.

Aug. 19.	For renovating feathers	\$3.00
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EMPIRE LAUNDRY MACHINERY CO.

Nov. 11.	For 1 set gears for mangle	\$2.75
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1893.

Aug. 28.	drain-pipes and gaskets for washer	4.55
		<hr/>
		\$7.30

J. H. PIERCE & CO.

1892.

Oct. 8.	For 2 chests tea, \$46.65; 3 bbls. syrup, \$54.45; 50 lbs. coffee, \$15; hhd. molasses, \$37.50	\$153.60
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1893.

Mar. 18.	2 bbls. syrup, \$33.75 ; 50 lbs. coffee, \$16 . . .	\$49.75	
Apr. 10.	1 hhd. molasses, \$43.70 ; 4 chests tea, \$80.36 . .	124.06	
Sept. 23.	1 hhd. molasses, \$39.27 ; 1 bbl. syrup, \$16.35 . .	55.62	
		<hr/>	\$383.03

BLAKE & STEARNS.

1892.

Nov. 3.	For 106½ yds. cassimere . . .	\$186.38
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AMERICAN BOOK CO.

Nov. 8.	For 12 geographies, 42 readers, 8 doz. writing-books . . .	\$25.83
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1893.

Jan. 12.	12 readers, 6 geographies . . .	5.76	
		<hr/>	\$31.59

E. L. RICHARDSON.

1892.

Nov. 11.	For insurance on buildings . . .	\$22.50
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R. MCQUARRY.

Nov. 10.	For 6 chimneys, 50c ; 6 lamps, \$1.20 ; 4 pails, \$1.68	\$3.88
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E. A. WHIPPLE.

Dec. 28.	For drawing slabs	\$33.60
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F. R. FARRAR.

Nov. 22.	For 24 pullets	\$16.00
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F. E. NELSON.

Nov. 23.	For 1½ doz. mugs, \$1.26 ; 2 boxes black- ing, 10c	\$1.36
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PETER GAINES & CO.

Oct. 21.	For 5 gal. blueing	\$2.45
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JOSEPH CARTER.

Nov. 26.	For 12 days' labor painting	\$24.00
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AMERICAN EXPRESS.

For express charges from Oct. 13, 1892,						
to May 25, 1893	\$7.60

JOHN N. FOSS.

Dec. 2.	For clipping 6 horses	\$12.00
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SEARS & CO.

Nov. 29.	For 1 bbl. oatmeal, \$5.85 ; 1					
	bag salt, \$2.50 ; 1 keg					
	soda, \$4.48	.	.			\$12.83
	1 box cream tartar, \$3.12 ;					
	1 lb. nutmeg, 67c ; 1					
	box pepper, \$1.56	.			5.35	
	1 can mustard, \$1.38 ; 1					
	bag raisins, \$7.91 ; 25					
	lbs. coffee, \$8	.	.		17.29	
	2 boxes starch, \$3 ; va-					
	nilla, \$1.65	.	.		4.65	
					<hr/>	\$40.12

A. D. MAXWELL.

Mar. 1.	For ice to fill ice-house	.	.		\$15.00
1893.					
Mar. 25.	drawing 58½ cords wood			8.75	
Feb. 28.	ice to fill ice-house	.	.	15.00	
				<hr/>	\$38.75

G. D. PARKER.

Dec. 15.	For repairing boots and shoes	.	.		\$15.55
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FLEISCHMANN & CO.

Dec. 15.	For 137 lbs. yeast, from Oct. 6, 1892, to Sept. 30, 1893	\$47.98
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HENRY W. PARKER.

1892.

Oct. 3.	For 2 bbls. flour, \$10.35; 4 bags salt, \$2.90 . . .	\$13.25
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1893.

Feb. 8.	53 bbls. flour	264.50
June 1.	50 bbls. flour,	252.50
		<hr/>
		\$530.25

N. H. BARNARD.

1892.

Dec. 17.	For 10 cords wood	\$33.50
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J. LANE FITTS.

Dec. 21.	For surveying school land	\$2.00
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G. E. HOYT.

Dec. 26.	For veterinary services	\$1.00
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GILMAN CLOUGH.

Dec. 26.	For 170 cords wood, \$340.00; 69½ cords slabs, \$69.50	\$409.50
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BLACKSTONE & FISHER.

For extracting inmates' teeth from Jan. 12 to Dec. 12, 1892	\$11.00
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GINN & CO.

Nov. 30.	For 18 arithmetics,	\$9.75
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E. T. JAMES.

For baiting and hitching in horses from Aug. 1, 1892, to July 26, 1893	\$16.75
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MANCHESTER SLAUGHTERING AND RENDERING CO.

Nov. 1.	For killing 7 hogs	\$8.75
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L. H. JOSSELYN & CO.

Sept. 21.	For 1 desk, \$37.50; 1 bedstead and mattress, \$25.00; 4 doz. chairs, \$20.00	\$82.50
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1893.

Mar. 10.	6 doz. chairs, \$56.00; 2 chamber sets, \$48.00; table, \$6.10; mattress, \$3.50	113.60
		<hr/>
		\$196.10

CONCORD & MONTREAL R. R.

For freight from Oct. 10, 1892, to Oct. 6, 1893	\$303.31
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M. J. COLEMAN.

For repairs on steam pipes from Oct. 2 to Dec. 1, 1892	\$12.41
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WESTON & HILL CO.

1892.

Aug. 29.	53 yds. cambric	\$2.92
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MANCHESTER HORSE SHOEING CO.

For shoeing horses from Sept. 2, 1892, to Jan. 2, 1893	\$9.02
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L. M. FRENCH, M. D.

For professional attendance on inmates to July 1, 1893	\$72.00
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C. H. HUTCHINSON.

For repairs on boiler, pump, and engine, from Nov. 30, 1892, to Aug. 1, 1893	\$44.87
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JOHN B. VARICK CO.

Oct.	1.	For 1 ladder, \$2.40; 19 lbs. lead, \$1.09; 2 scoops, \$1.95; 1 gross spoons, \$1.05	\$6.49
	7.	1 box clothes pins, 65c; 1 basket, 75c; gross screws, 30c; 1 ball twine, 15c	1.85
	20.	6 pails, 58c; 12 lanterns, \$10.40; 6 cattle cards, 38c	11.36
Nov.	1.	13 brooms, \$3.75; 1½ lbs. wire, 37c; 2 pr. butts and screws, 12c . . .	4.24
	11.	1 bar iron, 79c; hinges, 21c; 2 bolts and screws, 40c	1.40
	15.	2 catches, 20c; 4½ lbs. wax, 50c; 2 knives, \$1.00; 2 hooks and staples, 10c	1.80
Dec.	1.	10 lantern globes . . . .	.83
	1893.		
Jan.	2.	1 doz. sash tools, \$1.18; 2 quires sand paper, 40c; 1¾ lbs. wax, 70c	2.28
	13.	3 polish irons, \$1.65; box glass, \$2.70; 1 pr. trimmers, \$1.25	5.60
	25.	4 sets knives and forks, \$1.56; 1 doz. brooms, \$3.50	5.06
Mar.	3.	2 qts. varnish, 75c; 6 scrub brushes, \$1.50; 1 keg nails, \$1.95	4.20
	24.	4 gals. turpentine, \$2.20; garden seeds, 55c	2.75

Apr.	6.	For base-ball goods, \$15.75 ; 2 lbs. glue, \$2.00 ; 1 lb. paint, 25c	\$18.00
	15.	1½ gals. asphaltum, \$1.10 ; 14 brooms, \$3.15 ; 4 brushes, \$2.40	6.65
	18.	2 gals. turpentine, \$1.10 ; 6 scrub brushes, \$1.75 ; 14 lbs. zinc, \$1.12	3.97
	22.	1 can paint, 15c ; 1 gal. varnish, \$2.00 ; 7½ yds. chain, 60c	2.75
	26.	2 baskets, \$1.30 ; 2 ash barrels, \$5.25 ; 1 hook, 20c	6.75
May	17.	100 lbs. white lead, \$7.00 ; vegetable seeds, \$3.90	10.90
	22.	8¼ lbs. rope, \$1.04 ; 6 links, 24c ; 6 rings, 20c ; 1 bbl. oil, \$26.14	27.62
	26.	1 plow point, 65c ; 3 curry combs, 75c ; 2 brushes, 70c	2.10
June	1.	100 lbs. Phoenix lead, \$7.00 ; 1½ doz. files, \$2.20 ; sponge, 50c	9.70
	24.	12 rakes, \$3.00 ; Paris green, \$2.85	5.85
July	3.	6 balls, \$4.50 ; 9 bats, \$5.75 ; 2 files, 32c ; 5 hay forks, \$1.50	12.07
	10.	14 lbs. zinc, \$1.12 ; parts mowing machine, \$9.- 64 ; halter, 25c	11.01
	21.	22½ ft. wire cloth, 56c ; 3 files, 37c ; 2 papers tacks, 10c	1.03

July 25.	For $\frac{1}{4}$ lb. turnip seed, 10c ; 15 lbs. rope, \$1.58 . . .	\$1.68	
Aug. 22.	2 hammocks, \$1.56 ; 2 halters, 30c ; 6 sets knives and forks, \$3.90	5.76	
Sept. 11.	2 cakes soap, 50c ; 2 boxes blacking, 40c ; 1 brush, 50c	1.40	
12.	1 box insect powder, \$1.00 ; 90 lbs. Timothy seed, \$5.00	6.00	
22.	1 saw, \$1.45 ; 2 knives, 70c ; $2\frac{1}{2}$ bu. grass seed, \$6.60	8.75	
		<hr/>	\$189.85

J. S. HOLT & CO.

1892.			
Dec. 28.	For 210 gals. soap	\$13.12	
1893.			
Mar. 30.	210 gals. soap, \$13.12 ; 1 box soap, \$4.50	17.62	
May 6.	235 gals. soap, \$14.68 ; 2 boxes soap, \$9.30 . . .	23.98	
Aug. 14.	130 gals. soap, \$8.12 ; 1 box soap, \$4.50	12.62	
		<hr/>	\$67.34
	Cr., Tallow and grease . . .	3.75	
		<hr/>	\$63.59

NEW ENGLAND TELEPHONE AND TELEGRAPH CO.

For telephone rental and service from Oct. 1, 1892, to Oct. 1, 1893	\$54.44
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C. E. COX.

For 1,135 lbs. beef, from July 21 to Sept. 22, 1892	\$76.28
1,133 lbs. beef, from Apr. 24 to June 28, 1893	117.13

For 1,097 lbs. beef to Oct. 1,		
1893	94.20	
	<hr/>	\$287.61

A. N. CLAPP.

For 13 bbls. kerosene, from Nov. 5, 1892,		
to Sept. 23, 1893		\$51.88

W. P. GOODMAN.

1892.

Oct. 18.	For 2 qts. ink, \$1.10; rubber bands, 25c; mucilage, 10c	\$1.45
Nov. 17.	1 box slate pencils, 15c; penholders, 60c; 12 slates, 80c	1.55

1893.

Jan. 2.	3 blank books, \$1.50; 4 boxes crayon, 50c; 2 boxes pencils, 40c	2.40
13.	2 speakers, \$1.50; directory, \$2.00; 1 qt. ink, 70c; 3 boxes envelopes, \$1.50	4.70
Feb. 16.	2 doz. slates, \$1.20; 1 box penholders, 60c; N. H. Register, 25c.	2.05
21.	2 gro. pens . . . . .	.80
Apr. 1.	1 ream paper, 90c; 1 book, \$1.00; marbles, \$1.00; tops, 79c	3.69
14.	6 boxes crayons, 72c; 1 gro. pens, 65c; erasers, 25c; ink, 60c	2.22
	Ladies' Home Journal, Golden Days, Harper's Magazine, 1 yr.	7.40
	Boston Daily Journal from Jan. 31 to Oct. 1, 1893	4.02
	<hr/>	\$30.28

BARTON & CO.

1892.

Oct. 3.	For 335 yds. cotton, \$35.90 ; 6 yds. cashmere, \$1.50.	\$37.40
Nov. 8.	96½ yds. silesia, \$8.91 ; 187½ yds. shirting, \$15.94	24.85
Dec. 21.	109½ yds. print, \$6.83 ; 16½ doz. handkerchiefs, \$9.38	16.21

1893.

Jan. 19.	10½ prs. blankets, \$7.50 ; 17 yds. carpet, \$9.35 ; remnant, \$1. . . .	17.85
Feb. 1.	2 jackets, \$8.00 ; 23 yds. dress goods, \$4.63 ; 37 yds. drilling, \$5.00 . .	17.63
Mar. 8.	94¾ yds. cotton, 7.62 ; 99¾ yds. shirting, \$8.48 ; 31 yds. print, \$1.94 . .	18.04
	3 doz. napkins, \$4.50 ; 240 yds. crash, \$19.47	23.97
Apr. 17.	483¼ yds. denim, \$60.41 ; 106 yds. print, \$6.63 . .	67.04
	199½ yds. shirting, \$16.96 ; 484¼ yds. cotton, \$37.58 ; 13 yds. damask, \$8.97	63.51
May 9.	17 yds. cashmere, \$2.89 ; 2 capes, \$5.50 ; 32 yds. cambric, \$1.60	9.99
Aug. 3.	244¾ yds. shirting, \$20.80 ; 8 yds. cashmere, \$2.00 ; netting, 45c	23.25
27.	52 yds. cotton, \$2.60 ; 94½ yds. crash, \$6.65 ; 1 jacket, \$3.00	12.25

 \$331.99

321

1892.

June 22.	12 ft. molding, 2 window stools, 6 hard wood pieces,	\$1.06
Dec. 27.	75 ft. hemlock boards, \$1.13 ; $\frac{1}{2}$ window blind, 50c	1.63

Mar. 18.	50 ft. pine rounds, \$1.00 ;	
	repairing blind, \$1.10	2.10

\$4.79

1892.

Dec. 19.	For 4½ tons coal	.	.	\$31.62
1893.				
Mar. 30.	14,905 lbs. coal	.	.	56.75
June 1.	6,350 lbs. coal	.	.	24.65
Aug. 21.	5,750 lbs. coal	.	.	21.55

\$134.57

1892.

Oct. 31.	For 70 bbls. apples, \$81.25 ;	
	134 lbs. butter, \$40.20	\$121.45
Dec. 20.	310 lbs. pork, \$21.70 ;	
	252 gal. cider, \$25.20 ;	
	500 lbs. beef, \$30.00 .	76.90

1893.

Jan.	4.	1,038 lbs. beef, \$59.68 ;	
		4,800 lbs. meadow hay,	
		\$19.20	78.88
Mar.	1.	144 lbs. butter, \$43.20 ;	
		17 bbls. apples, \$34.00	77.20
June	5.	88 gal. vinegar, \$17.60 ;	
		205 lbs. butter, \$56.40	74.00
Aug.	1.	165 lbs. butter, \$41.25 ;	
		175 lbs. veal, \$17.50 .	58.75
	14.	1 creamery, churn, and	
		butter stamp	25.00

Sept. 27.	For 7 bu. pears, \$11.50 ; 6 bu. apples, \$4.50 ; 44 gal. vinegar, \$8.80 . . .	\$24.80	
		<hr/>	\$536.98

WOODBURY & BARRETT.

	For shoeing horses, from Sept. 1, 1892, to Feb. 16, 1893	\$17.13
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FREDERICK ALLEN.

1892.

Sept. 27.	For 2 blankets \$7.75 ; 2 halters, \$4.00 ; harness repairs, \$4.48 . . .	\$13.23	
Dec. 31.	2 surcingles, 50c ; 3 blankets, \$10.50 ; repairs, 40c	11.40	
Mar. 23.	1 tub soap, \$1.00 ; 2 whips, \$1.50 ; bells, 50c ; harness repairs, \$1.80 . . .	4.80	
June 5.	repairing harnesses . . .	5.58	
		<hr/>	\$35.01

E. C. SMITH.

July 2.	For 2 bottles sarsaparilla, \$1.50 ; soap, 20c ; chalk, 25c	\$1.95	
Aug. 1.	2 prescriptions, 52c ; 1 gal. alcohol, \$2.75 ; 10 lbs. flax seed, 50c . . .	3.77	
Dec. 16.	1 prescription, 75c ; nitre, 25c ; papers, 30c . . .	1.30	

1893.

Jan. 15.	3 gals. witch hazel, \$3.00 ; 4 bottles sarsaparilla, \$3.00 ; papers, 15c . . .	6.15	
Feb. 26.	3 bottles cherry pectoral, \$2.25 ; 1 gal. alcohol, \$3.00 ; soap, 15c . . .	5.40	

Mar. 29.	2 qts. ammonia, \$1.00 ; 4 lbs. sulphur, 32c ; powders, 85c ; 3½ lbs. ins. powder, \$1.23 .	\$3.40
June 9.	quinine pills, 30c ; flax- seed meal, 50c ; salts, 10c . . . . .	.90
14.	1 syringe, 80c ; Magee's Emulsion, 75c ; 2 bottles cherry pectoral, \$1.50	3.05
30.	2 prescriptions, 60c ; soda, 10c ; Seidlitz powders, 25c ; papers, 20c .	1.15
July 11.	1 prescription, 40c ; mucilage, 10c ; 4 gals. witch hazel, \$4.00	4.50
Aug. 26.	2 bottles sarsaparilla, \$1.50 ; paper, 5c .	1.55
		<hr/> \$33.12

E. S. NEWTON.

For 235 lbs. fish, \$18.20 ; 12 lbs. steak, \$1.20 ; in Sept. 1892	\$19.40
152 lbs. fish, \$12.20 ; bun- dle salt fish, \$6.00 ; 23 lbs. steak, \$1.84 ; in Oct.	20.04
107 lbs. fish, \$9.65 ; 20 lbs. steak, \$2.00 ; in Nov.	11.65
305 lbs. fish in Dec. 1892	17.80
60 lbs. fish in Jan. 1893	5.90
2 gals. oysters, 10 lbs. crackers, 144½ lbs. fish, in Feb.	18.40
120 lbs. fish, \$12.40 ; 1 bundle cod, \$6.00 ; in Mar.	18.40
85 lbs. fish in April .	6.44
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	\$118.03

N. DECOTEAU.

For blacksmith repairs on wagons, ploughs, chains, sleds, sleighs, etc., from Nov. 28, 1892, to April 6, 1893	\$77.75
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HORACE MARSHALL.

1892.			
Oct. 2.	For 10 doz. eggs, \$2.30; 52 lbs. butter, \$9.88 . . .	\$12.18	
Dec. 31.	89 lbs. chicken	12.46	
1893.			
June 10.	62 lbs. butter, \$15.50; 7 $\frac{1}{2}$ bu. beans, \$17.05 . . .	32.55	
Sept. 5.	107 lbs. butter, \$19.80; 7 $\frac{5}{8}$ bu. beans, \$17.30 . . .	37.19	
		<hr/>	\$94.38

G. W. DODGE.

1892.			
Dec. 8.	For 8 prs. rubber boots, \$17.50; 1 pr. brogans, \$1.25	\$18.75	
1893.			
Feb. 18.	2 prs. wool boots & overs, \$4.00; 4 prs. boots, \$8.75; rubbers, 25c; lacings, 75c	13.75	
April 25.	6 boxes blacking, 36c; 2 brushes, 52c; slippers, 50c; dressing, 20c . . .	1.58	
Sept. 14.	11 prs. shoes	13.20	
		<hr/>	\$47.28

DE COURCY, HOLLAND & MARSHALL.

1892.		
Nov. 7.	For 4,785 lbs. stove coal . . .	\$17.94

BARNARD & CO.

1892.

Dec.	2.	For 2 bottles insect poison .	\$1.00
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C. T. ALLEN.

1892.

Oct.	1.	For 9 $\frac{3}{4}$ lbs. chicken, \$2.44 ; 4 qts. oysters, \$1.50 ; 5 lbs. crackers, 50c .	\$4.44
	22.	28 lbs. chicken, \$6.17 ; 14 lbs. sweet potatoes, 35c	6.52
	29.	2 gals. oysters, \$2.80 ; 9 lbs. crackers, 90c ; 4 $\frac{3}{4}$ lbs. fish, 76c	4.46
Dec.	24.	4 $\frac{1}{4}$ gals. oysters, \$5.95 ; 2 $\frac{1}{4}$ lbs. steak, 56c ; crack- ers, \$1.18	7.69

1893.

Jan.	28.	6 qts. oysters, \$2.70 ; 16 $\frac{3}{4}$ lbs. fish, \$2.90 ; 13 $\frac{3}{4}$ lbs. turkey, \$3.02	8.62
Feb.	25.	8 qts. oysters, \$3.15 ; 6 $\frac{1}{2}$ lbs. crackers, 65c ; 28 $\frac{5}{8}$ lbs. fish, \$5.79 ; 17 $\frac{5}{8}$ lbs. fowl, \$3.83	13.42
Mar.	25.	6 $\frac{1}{8}$ lbs. sausage, 84c ; 6 $\frac{1}{4}$ lbs. tripe, 50c ; 20 lbs. fish, \$5.00 ; 4 qts. oysters, \$1.40 ; 2 lbs. crackers, 20 c	7.94
July	3.	17 lbs. fish, \$4.09 ; 5 $\frac{1}{2}$ lbs. steak, \$1.54	5.63
	22.	11 $\frac{1}{8}$ lbs. veal, \$2.20 ; 28 $\frac{3}{4}$ lbs. fish, \$5.10	7.30
Aug.	26.	12 lbs. steak, \$2.70 ; 74 $\frac{7}{8}$ lbs. fish, \$8.43 ; 7 $\frac{1}{4}$ lbs. fowl, \$1.60	12.73

Sept. 30.	3 qts. oysters, \$1.20 ; 6 $\frac{1}{4}$ lbs. steak, \$1.38 ; 46 $\frac{3}{8}$ lbs. fish, \$3.52 . . .	\$6.10
Apr. 8.	6 qts. oysters, \$2.10 ; 6 lbs. crackers, 60c ; 10 $\frac{1}{2}$ lbs. fish, \$2.31 . . .	5.01
12.	6 $\frac{1}{2}$ lbs. tripe, 65c ; 6 $\frac{1}{4}$ lbs. sausage, 91c ; 13 $\frac{7}{8}$ lbs. steak, \$2.83 . . .	4.39
May 27.	46 $\frac{1}{4}$ lbs. fish, \$7.64 ; lettuce, 40c ; 6 lbs. veal, \$1.61	9.65
June 26.	44 lbs. fish, \$6.59 ; 16 lbs. steak, \$2.96 . . .	9.55
		<hr/> \$113.45
	Credit 100 cabbage . . .	1.00
		<hr/> \$112.45

WADLEIGH HARDWARE CO.

1892.

July 14.	For fixtures for hay tedder, \$1.10 ; 1 pulley block, 75c	\$1.85
Oct. 5.	5 lights glass, 32c ; 1 pt. paint, 24c ; 2 gals. turpentine, \$1.00 . . .	1.56
18.	2 lanterns, \$1.20 ; knife, 38c ; 1 box glass, \$3.00 . . .	4.58
Nov. 12.	100 lbs. nails, \$2.50 ; whip, 25c ; 1 gal. neats-foot oil, \$1.00 . . .	3.75
Dec. 12.	18 $\frac{1}{4}$ lbs. stake irons, \$1.82 ; 6 axes, \$4.59 . . .	6.41

1893.

Jan. 9.	2 gals. turpentine, \$1.00 ; 1 gal. varnish, \$1.00 ; 1 pr. scissors, 45c . . .	2.45
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Feb. 21.	4 bolts, 17c; 1 scrub brush, \$1.00; box clothes pins, 70c . . .	\$1.87
Mar. 31.	2 doz. brooms, \$5.25; 6 papers tacks, 25c; 24 pails, \$2.80; sponge, 45c	8.75
Apr. 3.	3 axes, \$2.25; 3 hammers, \$1.40; 2 picks, \$2.65; screw driver, 50c	6.80
18.	5 pails, \$1.10; 25 lbs. putty, 75c; 12 ox balls, 45c; sand paper, 10c . . .	2.40
22.	2 gals. turpentine, \$1.00; 1 gal. dryer, 20c; 6 cattle cards, 50c . . .	1.70
May 11.	1 pt. paint, 30c; vegetable seeds, \$1.25; 1 set measures, \$1.25 . . .	2.80
June 28.	1½ casks nails	3 88
July 3.	6 scythes, \$4.00; 6 stones and rifles, 39c; clothes line, 15c; oiler, 12c . . .	4.66
19	2 lbs. Paris green, 50c; basket, 42c; bit, 50c; 12 brooms, \$2.75 . . .	4.17
Aug. 19.	4 lights glass, 50c, 13 brushes, \$6.10; box scouree, 30c	6.90
Sept. 26.	2 qts. axle grease, 40c; sponge, 32c; 2 shovels, \$1.30; steel bars, \$2.37 . . .	4.39
		<hr/>
		\$68.02
F. P. KIMBALL.		
1892.		
Nov. 18.	For 8 doz. underwear, \$27.00; 2 coats, \$4.40; 1 suit, \$8.00	\$39.40

Dec. 23.	2 doz. ties, \$5.50; 2 $\frac{1}{2}$ doz. gloves, \$6.75; 6 canvas coats, \$12.00 .	\$24.25	
1893.			
Jan. 10.	1 coat, \$2.50; 4 doz. sus- penders, \$6.20; cap, 25c	8.95	
Mar. 21.	11 boxes collars, 92c; overcoat and gloves, \$5.38	6.30	
Apr. 24.	2 doz. suspenders, \$3.50; 2 doz. ties, \$5.00; 1 valise, 75c	9.25	
May 30.	9 boxes collars, 75c; 1 trunk, \$2.50	3.25	
Sept. 2.	13 doz. underwear, \$37.50; collars, 48c; 1 doz. prs. gloves, \$5.00	42.98	
		<hr/>	\$134.38

HARDY & CO.

1892.			
Oct. 7.	For 22 lbs. coffee, \$7.50; 1 box soap, \$4.25; 3 lbs. tea, 49c	\$12.24	

H. H. FREEMAN.

1892.			
Nov. 8.	For 2,590 lbs. bran	\$24.60	

HEAD & DOWST CO.

1892.			
Dec. 15.	For carpenter labor and lum- ber	\$38.13	
1893.			
Mar. 15.	237 ft. spruce, \$3.79; 45 ft. maple, \$1.35; saw- ing and planing, 54c	5.68	
June 14.	8,000 shingles, \$16.00; 32 ft. sapling, 76c; 93 ft. spruce, \$1.48	18.24	
Aug. 23.	39 ft. spruce, 98c; 400 ft. boards, \$6.20	7.18	
		<hr/>	\$69.23

KIMBALL CARRIAGE CO.

1892.

Oct. 10.	For 6 blankets, \$9.00 ; 1 pr. rosettes, 75c ; rings and straps, \$3.00 ; pins, 50c	\$13.25
11.	2 curb bits, \$2.50 ; plumes, \$1.50 ; repairs, \$2.15 ; 6 halters, \$6.00 . . .	12.15
Nov. 25.	1 harness, \$25.00 ; 6 blankets, \$14.10 ; 6 sur- cingles, \$2.25 . . .	41.35

1893.

Aug. 28.	1 wagon, \$69.00 ; carriage repairs, \$13 50 . . .	82.50
		<hr/> \$149.25

TEMPLE & FARRINGTON.

1892.

July 1.	For 1 qt. ink, 50c ; one quire paper, 37c ; 2 blank books, 76c . . .	\$1.63
Dec. 19.	36 books, \$14.66 ; 1 gross crayons, 15c . . .	14.81

1893.

Apr. 21.	1 quire paper, 38c ; 7 shades, \$2.90 ; 1 qt. ink, 75c . . .	4.03
24.	36 books from Miss Pen- hallow fund, \$31.18 ; rep. picture, 87c . . .	32.05
	20 books for ex-Gov. Frederick Smyth memo- rial prizes . . .	18.00
July 19.	96 rolls paper, 8 yds. bor- der, \$16.35 ; $3\frac{1}{2}$ reams paper, \$3.31 . . .	19.66
		<hr/> \$90.18

E. M. SLAYTON CO.

1892.

Oct. 14.	For 5 bags beans, \$31.01 ; 1 cheese, \$7.68 ; 2 tubs butter, \$25.10 . . .	\$63.79
Nov. 23.	57 lbs. chicken, \$6.27 ; 165 lbs. turkey, \$26.40	32.67

1893.

Mar. 22.	1 case eggs, \$5.40 ; 3 bags beans, \$17.20 ; 65 lbs. cheese, \$8.13 . . .	30.73
Apr. 14.	5 bags beans, \$29.13 ; 1 tub butter, \$6.24 ; 1 keg syrup, \$4.00 ; 1 cheese, \$8.13, . . .	47.50
May 11.	76 bu. potatoes, \$73.80 ; 2 cases apples, \$11.25 ; 135 lbs. butter, \$28.48	113.53
June 30.	1 case eggs, \$5.25 ; 118 lbs. lard, \$11.41 ; 1 bbl. pork, \$23.50 ; 6 bags, 60c . . .	40.76
July 6.	1 bbl. potatoes, \$3.50 ; 1 case eggs, \$5.10 ; 3 tubs butter, \$26.07 . . .	34.67
Aug. 22.	5 bags beans, \$27.11 ; 1 cheese, \$6.50 ; 1 case eggs, \$5.55 . . .	39.16
		<hr/> \$402.81

MERRILL & FREEMAN.

1892.

Oct. 5.	For 15 bags oats, \$13.80 ; 10 bags corn, \$12.00 . . .	\$25.80
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DAVIS & THOMPSON.

For shoeing oxen and horses, from Oct. 27, 1892, to Apr. 17, 1893 . . .	\$10.00
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CLARK & ESTEY.

1892.

July 15.	For 8 thimbles, 16c ; 10 boxes collars, 80c. ; 4 spools twist, 8c	\$1.04
Aug. 31.	5 hats, \$2.10 ; 3 doz. buttons, 51c ; 2½ doz. hose, \$3.25	5 86
Oct. 24.	2 doz. undervests, \$7.41 ; 12 yds. elastic, 60c ; 12 doz. cotton, \$4.32,	12.33
Dec. 14.	7 papers needles, 32c ; 3 jackets, \$1.50 ; 6½ doz. dominoes, \$2.78 . . .	4.60
20	7 doz. gloves, \$14.28 ; 6½ doz. mufflers, \$28.08 ; 9 skirts, \$2.25 . . .	44.61
23	14 checker-boards, \$1.40 ; 9 doz. handkerchiefs, \$6.57	7.97
	14 baskets, 70c ; 3 dolls, \$1.50 ; 4 rolls ribbon, \$5.00	7.20
	11 boxes thread, \$1.87 ; 12 combs, \$1 ; 1½ doz. needle-books, 63c . .	3.50
	6 yds. tarletan, 75c ; 6 ties, 38c ; 6 doz. papers pins, 90c	2.03

1893.

Feb. 1.	2 hats, \$3 ; corsets, \$1 ; 2 pairs gloves, * 50c ; buttons, 59c ; 12 doz. cotton, \$4.32 . . .	9.41
Apr. 17.	3 gross buttons, \$1.47 ; 12 yds. oil-cloth, \$2 ; 7 yds. ribbon, 84c . .	4.31

May 5.	12 doz. cotton, \$4.32 ; 12 papers needles, 72c ; 6 thimbles, 6c . . .	\$5.10	
June 14.	6 hats, \$2.25 ; 1 great gross buttons, 30c . . .	2.55	
Sept. 7.	1 hat, \$1.73 ; 1 pair gloves, 10c ; 12 doz. cotton, \$4.32 ; 1 gross buttons, 36c . . .	6.51	
		<hr/>	\$117.02

CLARENCE R. MERRILL.

1892.

Nov. 28.	For 16 bags oats, \$14.52 ; 26 bags corn, \$28.48 ; 350 lbs. bran, \$3.50 ; bag salt, 90c	\$47.40	
Dec. 28.	16 bags meal, \$17.28 ; 8 bags oats, \$7.36 ; 200 lbs. bran, \$2.00 ; salt, 85c	27.49	

1893.

Mar. 24.	955 lbs. bran, \$9.55 ; 40 bags meal, \$41.50 ; 15 bags oats, \$13.95 ; lime, 90c ; salt, 65c . . .	66.55	
Apr. 26.	3 bags gluten, \$6 ; 12 bags meal, \$12.60 ; 10 bags oats, \$9.20 ; 740 lbs. bran, \$7.03 . . .	34.83	
May 18.	10,860 lbs. grain . . .	13.58	
		<hr/>	\$189.85

UNION PUBLISHING CO.

1893.

	For Daily Union, from Oct. 1, 1892, to June 1, 1893,	\$4.00	
Apr. 20.	Advertising examination,	4.00	
Aug. 5.	Advertising	1.25	
		<hr/>	\$9.25

ADAMS & TASKER.

1892.

July 25.	For 1 cask lime, 95c; salt, 87c	\$1.82
Oct. 14.	45 lbs. cement, 40c; 20 bags corn, \$22.80 . .	23.20
Dec. 19.	8 bags oats, \$7.52; 32 bags corn, \$35.84; 1,100 lbs. bran, \$11 . .	54.36

1893.

Mar. 15.	57 bags corn, \$60.61; 12 bags oats, \$11.16; 1,600 lbs. bran, \$16.80, 1 cask cement, \$3.25; lime, 95c; 50 fire brick, \$2.25; 50 lbs. clay, \$1 . .	88.57 7.45
May 29.	40 bags meal, \$43.20; 20 bags oats, \$18.90; 1,200 lbs. bran, \$12, . .	74.10
June 14.	Plaster, 25c; cement, 25c . . . . .	.50
July 10.	1,350 lbs. bran, \$14.40; 12 bags meal, \$12.24; 12 bags oats, \$11.04, . .	37.68
Aug. 15.	2,100 lbs. bran, \$22.20; 25 bags oats, \$23.25; 26 bags meal, \$27.30, . .	72.75
Sept. 26.	5 bags oats, \$4.25; 20 bags meal, \$20.80; 400 lbs. bran, \$3.70; cement, 35c; plaster, \$1.50	30.60
		<hr/> \$391.03

DARWIN A. SIMONS.

1892.

Apr. 23.	23 doz. plates, \$5.10; 1 doz. goblets, 50c; 24 chimneys, \$1.40 . . .	\$7.00
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Dec. 20.	1 lamp, \$1; 1 shade, \$1; 1 basket, 87c	\$2.87
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1893.

Feb. 9.	6 beanpots, \$1.80; 1½ lbs. feathers, 88c	2.68
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June 15.	6 lantern globes, 75c; 1 doz. tumblers, \$2	2.75
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Sept. 4.	7 doz. tumblers, \$3.99; 2½ doz. jars, \$4.08; 1½ doz. rubbers, 18c 6 chimneys, 36c; 24 wicks, 18c	8.25 .54
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 \$24.09

L. M. ALDRICH.

1892.

Apr. 27.	For carpenter work	\$2.60
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PARTRIDGE BROS.

1892.

Nov. 22.	For 2 bags oats, \$1.90; 26 bags meal, \$27.70; 1 cask cement, \$1.50	\$31.10
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Dec. 13.	1,750 lbs. shorts, \$17.50; 17 bags meal, \$18.60	36.10
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1893.

Jan. 27.	40 bags corn, \$45.00; 26 bags oats, \$25.50; 2,450 lbs. bran, \$24.76; cem- ent, \$1.50	96.76
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Feb. 24.	1,225 lbs. bran, \$13.48; 15 bags oats, \$15.00; 30 bags meal, \$33.00; lime, \$1.00	62.48
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May 17.	15 bags meal, \$18.30; 1,625 lbs. bran, \$17.06	35.36
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June 13.	15 bags oats, \$14.25; 20 bags meal, \$22.00; 1,050 lbs. bran, \$11.03	47.28
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July 24.	1,060 lbs. middlings, \$13.00; 16 bags corn, \$17.60; 20 bags oats, \$19.00	\$49.60
Aug. 15.	10 bags oats, \$9.20; 1,200 lbs. shorts, \$12.60; 20 bags meal, \$22.00	43.80
Sept. 7.	1,700 lbs. shorts, \$18.40; 20 bags meal, \$22.00; 10 bags oats, \$9.00	49.40
		<hr/> \$451.88

J. H. WIGGIN & CO.

1892.

Oct. 4.	For 1 chest tea, \$8.70; 5 bbls flour, \$24.50	\$33.20
13.	1 bbl. sugar, \$12.85; 1 doz. gelatine, \$1.75	14.60
Nov. 6.	1 bag salt, \$1.00; 1 box raisins, \$1.66; 40 lbs. cod, \$3.05	5.71
Dec. 22.	44½ lbs. crackers, \$2.23; 1 bbl. sugar, \$16.50; ½ bbl. lard, \$10.53	29.26

1893.

Jan. 7.	2 lbs. insect powder, 6 c; 1 bbl. sugar, \$16.20; yeast, 80c	17.60
24.	40 lbs. cod, \$3.00; 1 doz. gelatine, \$1.56; 1 bbl. sugar, \$16.87	21.43
Feb. 1.	1 bbl. flour, \$4.60; 1 bbl. crackers, \$1.94; yeast, 48c	7.02
Mar. 18.	50 lbs. starch, \$3.00; 2 doz. cans corn, \$3.30; 10 lbs. coffee, \$3.80	10.10

Apr. 1.	2 bbls. sugar, \$22.90 ; 4 bbls. flour, \$18.00 ; 1 bbl. crackers, \$2.29 .	\$43.19
21.	2 cases corn, \$6.24 ; 2 bags salt, \$1.50 ; 40 lbs. codfish, \$3.60 . . .	11.34
May 6.	117 lbs. lard, \$10.53 ; 1 gross matches, 70c. .	11.23
June 17.	20 lbs. coffee, \$4.18 ; 1 doz. gelatine, \$1.55 ; 1 bbl. crackers, \$2.20 .	7.93
July 6.	2 bags salt, \$1.50 ; 40 lbs. starch, \$3.00 ; 1 bbl. crackers, \$2.25 .	6.75
12.	2 bbls. sugar, \$32.99 ; 3 bbls. flour, \$14.40 ; 40 lbs. apples, \$5.00 .	52.39
Aug. 1.	25 lbs. saleratus, \$1.25 ; 12 lbs. cream tartar, \$3.84 ; 40 lbs. cod, \$2.80	7.89
26.	2 doz. yeast, 48c ; 1 box soap, \$4.67 ; 12 lbs. insect powder, \$3.60 .	8.75
Sept. 28.	1 box raisins, \$1.75 ; matches, 70c ; 20 lbs. coffee, \$5.00	7.45
	17 lbs. tea, \$3.40 ; 40 lbs. codfish, \$2.80	6.20
		<hr/> \$302.04

A. C. HOVEY.

1892.

Mar. 17.	For 1 scoop, 85c ; pipe, 35c ; 2 dampers, 35c ; grate, \$2.00	\$3.55
Apr. 25.	12 pans, \$1.00 ; 6 dust pans, \$1.20 ; 2 ladles, 30c ; repairing, \$12.10	14.60

June 22.	2 water pots, \$1.40 ; pipe, 75c ; tea and coffee pots, \$1.13 ; repairs, 25c .	\$3.53	
Oct. 4.	2 pans, 80c ; roll pin, 15c, 2 kettles, \$2.00 ; milk pail, \$1.00 . . .	3.95	
Dec. 19.	2 wash dishes, 80c ; 2 dippers, 50c ; 2 skim- mers, 20c ; baker pipe, \$3.50	5.00	
		<hr/>	\$30.63

JOHN ROBBIE CO.

1892.

Oct. 14.	For 2½ yards flannel, 90c ; decorating wagon, \$8.00	\$8.90	
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1893.

Feb. 17.	10 pairs blankets . . .	6.50	
May 9.	101 yards silesia, \$7.83 ; 437½ yards sheeting, \$56.95	64.78	
Sept. 4.	106 yards cotton . . .	6.10	
		<hr/>	\$86.28

W. D. LADD & CO.

1892.

July 17.	For 2 bbls. crackers . . .	\$5.10	
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1893.

May 20.	159 lbs. crackers . . .	7.95	
July 4.	Cakes	7.97	
		<hr/>	\$21.02

FREDERICK C. DOW.

1892.

Nov. 7.	For 15 pairs boots . . .	\$24.00	
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1893.

Mar. 24.	11 pairs boots, \$16.39 ; 1 pair rubbers, 75c .	17.14	
		<hr/>	\$41.14

PLUMER & HOLTON.

1892.

Dec. 1.	For 1 doz. suspenders, \$2.25 ; 12 doz. pairs mittens, \$5.00	\$7.25
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TELEGRAPH PUBLISHING CO.

1893.

	For Nashua Weekly Telegraph, from Sept. 1, 1892, to Sept. 1, 1893	\$1.00
Apr. 21.	Advertising examination	1.50
		<hr/>
		\$2.50

MANCHESTER HARDWARE COMPANY.

1892.

Oct. 1.	For 4 baskets, \$1.34 ; 1 pr. chains, 50c ; knob, 8c ; pr. ox muzzles, 50c	\$2.42
20.	2 halters, 30c ; 2 plow points, \$1.50 ; 5 lbs. paint, \$1 ; 500 lbs. lead, \$33.75	36.55
26.	4 cow-ties, \$1 ; quire sand- paper, 18c ; lb. emery, 10c ; glazier's points, 10c	1.38
Nov. 8.	2 lbs. solder, 40c ; can paint, 25c ; 46½ lbs. lead pipe, \$2.79,	3.44
19.	1 wrench, 25c ; shackle bolt, 5c ; 4 papers tacks, 20c ; hammer, 35c . . . . .	.85
23.	4 prs. hangers, \$3.40 ; 56 ft. track, \$3.92 ; pr. butts, 5c ; 2 pr. rolls, 70c	8.07

Nov. 25.	20 bolts, 50c; halter, 20c; 4 lbs. resin, 16c; 12 lights glass, \$1.54 .	\$2.40
Dec. 2.	1 gal. varnish, 75c; glass- cutter, 15c; 12 mops, \$1.25	2.15
8.	211 bolts, 3.13; 1½ lbs. washers, 12c; 6 axe handles, \$1.13; 2 plow points, \$1.50 . . .	5.88
17.	1 Jennings, 30c; 2 boxes axle grease, 20c; 13 brooms, \$3.45 . . .	3.95
23.	36 prs. skates, \$12.60; 12 sleds, \$6; 6 brushes, \$1.13	19.73
1893.		
Jan. 6.	For 2 lbs. ochre, 24c; 1 bel- lows, 75c; knob, 8c; 12 lantern globes, \$2.03	3.10
12.	1 polishing iron, 50c; 2 dusters, \$1; 2 lbs. lamp black, 30c; glass, 9c	1.89
27.	64 bolts, 86c; 2 lbs. pow- der, 40c; 50 ft. fuse, 40c; 2¾ lbs. steel, 41c	2.07
Feb. 9.	1 lb. washers, 8c; drill, 40c; wedges, 50c; 12 scrub-brushes, 90c .	1.88
13.	6 axes and handles, \$2.32; whiplash, 25c; ox goad, 25c; 2 wrenches, 10c	2.92
28.	1 razor, 50c; 2 papers tacks, 10c; gal. turpen- tine, 50c; gal. dryer, \$1	2.10
Mar. 9.	100 lbs. lead, \$7; broom, 42c; saw and frames, \$1.15. . . .	8.57

	22.	1 doz. shoe knives, 63c; silver polish, 25c . . .	\$0.88
Apr.	14.	200 lbs. lead, \$14; 12 brooms, \$2.75; 4 gals. turpentine, \$2 . . .	18.75
	21.	2 balls twine, 10c; pr. butts and screws, 12c; 1 can, 30c . . .	.52
	25.	2 lights glass, \$1.10; $\frac{1}{4}$ lb. zinc, 2c; gal. var- nish, \$2.50 . . .	3.62
May	9.	1 bottle brass polish, 25c; 1 roll washers, 10c; pr. brackets, 12c . . .	.47
	10.	6 hooks, 5c; vegetable seeds, \$2.86; 2 rakes, 90c; scythe, 25c . . .	4.06
	24.	2 halters, 60c; brush, 30c; butter tray and mould, \$1.50 . . .	2.40
	26.	1 wheel-swivel plow, \$15; 2 hitch ropes, 30c; box glass, \$3 . . .	18.30
June	12.	1 reel, 10c; chalk and chalk line, 22c; 2 awls, 16c . . .	.48
July	8.	124 lbs. grass seed and bag, \$4.06; 6 wash boards, \$1.50; 4 shov- els, \$2.60 . . .	8.16
Aug.	18.	2 spades, \$1.30; turf cut- ter, 75c; 2 gals. turpen- tine, \$1 . . .	3.05
	30.	8 baskets, \$2.82; 6 pota- to diggers, \$2.25; 6 lock-springs, 8c . . .	5.15
Sept.	21.	2 plow points, \$1; meat cutter, \$3.50 . . .	4.50
			<hr/> \$179.69

PUBLIC MARKET & PACKING CO.

1892.

Nov. 14.	For 36 $\frac{3}{4}$ lbs. chicken, \$4.32;	
	21 lbs. cream tartar,	
	\$5.25; 7 $\frac{1}{4}$ lbs. turkey,	
	\$1.31	\$10.88

1893.

Jan. 31.	65 $\frac{1}{2}$ lbs. turkey, \$12.38;	
	oysters, 35c . . .	12.73
Apr. 1.	32 doz. eggs, \$5.60; 23 $\frac{1}{2}$	
	lbs. turkey, \$4.47; 29	
	lbs. lard, \$2.61 . . .	12.68
26.	32 $\frac{3}{4}$ lbs. fowl, \$5.89; 8 $\frac{3}{4}$	
	lbs. steak, \$1.31; let-	
	tuce, 48c	7.68
June 2.	12 oranges, 20c; straw-	
	berries, 75c; 2 $\frac{1}{2}$ lbs.	
	steak, 63c; apples, 25c	1.83
Sept. 27.	7 $\frac{1}{4}$ lbs. steak, \$1.17;	
	peaches, 25c	1.42
		<hr/>
		\$47.22

HIGGINS BROTHERS CO.

1892.

Oct. 5.	For 7 lamps, \$1.38; 2 $\frac{1}{2}$ doz.	
	jars, \$4; 2 doz. chim-	
	neys, \$2; wicks, 57c .	7.95

1893.

Jan. 3.	3 chimneys, 75c; 3 doz.	
	plates, \$4; 2 lamps,	
	\$7; basket, 25c . . .	11.00
Feb. 24.	4 doz. mugs, \$4; 6 doz.	
	glasses, \$6; 6 $\frac{1}{8}$ doz.	
	spoons, \$3.20; 16 yds.	
	paper, \$1.60	14.80
		<hr/>
		\$33.75

JOSEPH PERRIOT.

1892.

Dec. 1.	For chopping 236 cords wood . . .	\$212.40
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YORK MARKET CO.

Oct.	7.	For 23 lbs. crackers, \$1.80 ; 2 qts. oysters, 80c ; 2 lbs. mackerel, 40c . . .	\$3.00
	26.	12 $\frac{7}{8}$ lbs. beef, \$2.58 ; vanilla, \$3.90 ; 12 $\frac{3}{4}$ lbs. chicken, \$2.84 . . .	9.32
	25.	25 lbs. sweet potatoes, 50c ; 56 lbs. cottolene, \$5.00 ; 50 lbs. crackers, \$2.50 . . .	8.00
	29.	8 lbs. fowl, \$1.28 ; 2 bbls. sugar, \$23.15 ; grapes, 30c ; pears, 50c . . .	25.23
Nov.	7.	6 lbs. soda, 36c ; 6 lbs. cream tartar, \$2.00 ; 56 lbs. salt, 60c ; grapes, 23c	3.19
	14.	12 $\frac{1}{2}$ lbs. beef, \$2.70 ; 12 $\frac{3}{4}$ lbs. chicken, \$2.30 ; 47 lbs. crackers, \$2.59 . . .	7.59
Dec.	19.	3 doz. eggs, 96c ; 10 $\frac{1}{2}$ lbs. salt pork, \$1.05 ; box soap, \$4.25 ; bbl. sugar, \$14.07 . . .	20.23
1893.			
Jan.	7.	21 $\frac{7}{8}$ lbs. poultry, \$4.05 ; box soap, \$4.25 ; 61 lbs. fish, \$3.88 . . .	12.18
	24.	20 lbs. lard, \$2.60 ; 35 $\frac{3}{8}$ lbs. beef, \$7.77 ; 5 lbs. fish, 70c . . .	11.07
	31.	43 lbs. crackers, \$2.37 ; 28 $\frac{3}{4}$ lbs. ham, \$4.54 ; 24 oranges, 60c . . .	7.51
Feb.	1.	2 bbls. sugar, \$26 03 ; box soap, \$5.00 ; 2 lbs. tripe, 24c . . .	31.27

Feb. 15.	$\frac{1}{2}$ bbl. graham, \$3.00; 2 qts. oysters and can, \$1.05; 2 lbs crackers, 20c	\$4.25
25.	14 lbs. turkey, \$3.08; 2 doz. oranges, 70c; 16 lbs. ham, \$2.64	6.42
Mar. 13.	1 box soap, \$5.50; 35 $\frac{7}{8}$ lbs. fish, \$2.65; 11 $\frac{1}{2}$ lbs. crackers, 69c	8.84
31.	6 lbs. sausage, 78c; box oranges, \$3.75; 1 bbl. crackers, \$2.62	7.15
Apr. 3.	16 $\frac{3}{4}$ lbs. beef, \$3.35; 2 bbls. sugar, \$36.74 . .	40.09
19.	96 $\frac{7}{8}$ lbs. beef, \$8.22; 3 doz. oranges, \$1.25; 36 lbs. fish, \$2.05	11.52
May 5.	45 $\frac{1}{2}$ lbs. fish, \$4.34; 1 bu. salt, 75c	5.09
19.	78 $\frac{1}{2}$ lbs. fish, \$5.30; 5 lbs. steak, \$1.00; 3 dozen eggs, 60c	6.90
26.	51 lbs. fish, \$3.58; 13 qts. berries, \$2.38	5.96
June 2.	51 $\frac{1}{2}$ lbs. fish, \$4.13; 8 qts. berries, 88c; box soap, \$4.35	9.36
9.	55 $\frac{1}{4}$ lbs. fish, \$3.96; 56 lbs. salt, 65c; 4 boxes berries, 64c	5.25
23.	1 bbl. sugar, \$19.04; 12 lemons, 25c; 2 doz. bananas, 50c; 6 $\frac{3}{8}$ lbs. steak, \$1.15	20.94
July 4.	1 bunch bananas, \$1.75; apples, 14c; herring, 25c	2.14

July	8.	14 $\frac{1}{2}$ lbs fish, \$2.55; 12 lemons, 30c; 1 bu. potatoes, \$1.50 . . .	4.35
	15.	Salt, 90c; melon, 45c; 4 lbs. prunes, 60c; fruit, 38c	2.33
	20.	11 $\frac{3}{4}$ lbs. beef, \$2.35; 3 melons, \$1.15; 50 lbs. fish, \$3.60; apples, 32c . . .	7.42
	29.	14 $\frac{1}{2}$ lbs. fowl, \$3.73; 1 $\frac{1}{8}$ lbs. lamb, 20c; 12 lemons, 30c; 56 $\frac{1}{4}$ lbs. fish, \$4.53	8.76
Aug.	5.	2 melons, 78c; 13 $\frac{1}{2}$ lbs. fowl, \$2.70; 1 bunch bananas, \$1.50	4.98
	11.	46 lbs. fish, \$3.08; 12 lemons, 25c; bag salt, 35c; 8 lbs. sugar, 60c . . .	4.28
	14.	11 lbs. lamb, \$1.98; 24 bananas, 50c; 12 peaches, 25c	2.73
	25.	6 lbs. fish, \$1.08; 12 peaches, 15c; 7 lbs. steak, \$1.40	2.63
Sept.	6.	27 $\frac{1}{4}$ lbs. beef, \$4.47; grapes, 35c; 2 bbls. sugar, \$24.26	29.08
	15.	4 baskets peaches, \$5.00; 46 lbs. fish, \$3.00	8.00
			<hr/>
			\$347.16
Cr. 3 bbls. cabbage			3.00
			<hr/>
			\$344.16

JAMES & RAY.

1892.

Dec. 31. For 141 $\frac{5}{8}$ cords wood \$283.25

GEO. W. CHAPMAN.

For shoeing horses, from Sept. 1, 1892, to March 30, 1893	\$86.35
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1892.

DOANE & WELCH.

Dec. 23.	For 32½ lbs. chicken, \$4.95 ; 146½ lbs. turkey, \$26.37 ; 57 lbs. butter, \$11.40	\$42.72
27.	5 bags beans, \$35.56 ; 4 tubs butter, \$39.28	74.84
1893.		
Feb. 4.	12 doz. eggs, \$3.54 ; 1 cheese, \$6.56	10.10
June 15.	3 pails lard, \$3.30 ; 1 case eggs, \$5.36	8.66
		<hr/> \$136.32

JOHN B. CLARKE CO.

1892.

	For Daily Mirror & American, from April 1, 1892, to Oct. 1, 1893	\$9.00
Oct. 11.	1 cut buildings, in Souvenir Mirror, \$20.00 ; print- ing, \$2.80	22.80
1893.		
April 5.	printing envelopes & head- ings	5.35
22.	printing postals & pro- grammes, \$4.75 ; adv. examination, \$7.50	12.25
Aug. 15.	printing 1,000 envelopes	2.50
		<hr/> \$51.90

JOS. O. TREMBLAY.

For shoeing horses, from April 25, to Sept. 14, 1892	\$5.75
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I. C. MERRILL.

Jan. 1.	For 13,645 lbs. meadow hay, \$67.83; 6 bu. pota- toes, \$3.00	\$70.83
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L. W. FISHER.

Jan. 14.	For labor on boiler	\$5.00
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MANCHESTER STOCKING CO.

Jan. 14.	For 30 doz. hose	\$45.00
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DRS. CLEMENT & WALTON.

	For extracting inmates' teeth, from May 19 to Dec. 19, 1892	\$4.25
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ALDRICH & DUDLEY.

Jan. 31.	For 47½ lbs. turkey	\$9.78
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TYLER PHILBRICK.

Feb. 15.	For 5½ days' labor	\$7.00
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J. ALBERT WALKER.

Jan. 14.	For 21 $\frac{1060}{2540}$ tons coal	\$118.10
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JOHN E. DAVIS.

Feb. 25.	For 1 ox sling and fixtures	\$10.00
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NEW HAMPSHIRE PRESS ASSOCIATION.

	For N. H. Republican, from Oct. 4, 1892, to Feb. 12, 1893	\$2.12
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SATURDAY TELEGRAM CO.

Mar. 17.	For 1 year's subscription to Saturday Telegram	\$2.00
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F. C. CAMPBELL.

Feb. 4. For drawing 16 $\frac{5}{8}$ cords wood . . \$24.90

J. HODGE.

1892.

April 12.	For 2 doors, \$6.75 ; 4 casings, 48c ; 2 caps, 30c ; 4 thresholds, 64c ; 6 part- ing beads, 24c . . .	\$8.41	
May 4.	5 window sashes, \$6.75 ; 100 ft. ovals, 75c ; win- dow stool, 20c ; labor, 40c	8.10	
Oct. 8.	16 ft. sapling, 40c ; 30 ft. brick, \$1.20 ; 16 ft. rail, 72c	2.32	
		<hr/>	\$18.83

QUEEN CITY MARKET.

1893.

Mar. 31. For 17 $\frac{1}{4}$ lbs. poultry . . . \$3.45

C. H. MARTIN & CO.

Mar. 22.	For 1 qt. rhubarb, 70c ; 1 qt. glycerine, 60c ; 1 qt. syrup senna, 50c . . .	\$1.80	
	1 qt. ammonia, 35c ; box pills, 50c ; prescription, 75c ; sarsaparilla, \$1.50	3.10	
		<hr/>	\$4.90

DENNIS KERWIN.

1892.

Aug. 5. For 25 lbs. insect powder . . . \$6.25

CHAS. A. HOITT & CO.

Oct. 6.	For 4 lamps, \$7.20 ; 6 mirrors, \$4.60 ; mat, \$1.00 ; 12 flower pots, 75c . . .	\$13.55
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Dec. 3.	5 doz. bowls, \$5 00 ; 4 $\frac{7}{12}$ doz. chimneys, \$5.69 ; box blacking, 10c .	\$10.79
1893.		
Jan. 16.	1 rolling pin, 10c ; 2 nap- pies, 31c ; 1 mattress, \$3.00	3.41
April 24.	18 pitchers, \$6.48 ; 4 doz. cups, \$2.40 ; 2 pans, 77c ; 2 pails, 32c .	9.97
	3 doz. knives and forks, \$6.00 ; 3 doz. salts, \$3.00 ; 2 doz. peppers, \$2.00	11.00
26.	7 $\frac{1}{2}$ doz. mugs, \$6.88 ; grater, 2c ; 1 $\frac{1}{2}$ yds. oil cloth, 57c ; 5 chimneys, 71c	8.18
Sept. 9.	4 doz. jar covers, 75c ; 2 doz. rubbers, 24c ; wicks, 5c	1.04
		<hr/> \$57.94

FITCHBURG STEAM ENGINE CO.

Mar. 15.	For 1 crank box	\$6.00
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BURKE BROS.

Mar. 6.	For 6 prs. rubber boots .	\$12.75
July 10.	13 prs. shoes . .	14.65
		<hr/> \$27.40

JOHN DRISCOLL.

Jan. 7.	For 5 pails, \$2.50 ; 5 dippers, 60c ; funnel, 10c ; 10 pans, 90c	\$4.10
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H. B. FAIRBANKS.

Mar. 11.	For 20 prs. shoes	\$10.00
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I. S. YORK.

Mar. 6.	For 1 blanket, \$1.35; lining, 50c	\$1.85	
	harness repairs, from July 1, 1892, to Mar. 31, 1893	20.05	
June 28.	1 tie, 20c; 2 whips, \$1.50; hook, \$1.00; repairing, \$1.00	3.70	
		<hr/>	\$25.60

E. R. COBURN & CO.

1892.

July 4.	For 2 qts. ink, \$1.10; 4 gro. pens, \$2.30; fireworks, \$4.35	\$7.75	
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1893.

Mar. 17.	2 boxes crayon, 20c; erasers, 75c95	
July 4.	fireworks	8.00	
		<hr/>	\$16.70

WALKER & PRATT MFG. CO.

Jan. 6.	For 1 cover for laundry stove	\$0.65	
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MANCHESTER PROVISION CO.

April 26.	For 227 lbs. ham	\$31.58	
Sept. 21.	36 lbs. lard, \$3.87; 35 lbs. ham, \$3.93; basket, \$1.00	8.80	
		<hr/>	\$40.38

SHIRLEY & STUART.

1892.

Oct. 22.	For mason work and mortar	\$5.11	
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MANCHESTER ONE PRICE CLOTHING STORE.

1892.

Dec. 17. For 2 suits, \$9.00; 10 prs.
gloves, \$8.50; 9 shirts,
\$2.25 \$19.75

1893.

June 23. 7 doz. hats 26.94

\$46.69

S. C. FORSAITH MACHINE CO.

Jan. 30. For boiler repairs \$3.00

WM. E. WILLIAMS.

1892.

Sept. 10. For repairing roof \$1.52

F. H. THURSTON.

1893.

Mar. 10. For 1 roll plaster, 75c; nitre,
75c; 3 lbs. Epsom salts,
25c; papers, 10c . . \$1.85

June 14. 1 prescription, 15c; 3
boxes Rough on Rats,
75c90

Sept. 27. 2 bottles cherry pectoral,
\$1.70; pepsin, 30c;
paper, 5c 2.05

\$4.80

IRVING L. STICKNEY.

1892.

Oct. 4. For 15 yds. enameled cloth,
\$3.13; 2 papers tacks,
10c \$3.23

1893.

Jan. 27. 2½ lbs. rubber packing,
63c; awls, 20c . . .83

Aug. 14. ½ lb. brass nails, 12c; 2
rubber bottles, \$2.50;
2 doz. knives, \$2.50 . . 5.12

\$9.18

C. H. THAYER & CO.

Mar. 25.	For 41 prs. shoes, \$41.75 ; la-		
	cings, \$1.45 ; 1 pr. rub-		
	ber boots, \$2.50 . . .	\$45.70	
May 29.	14 prs. shoes . . .	16.75	
		<hr/>	\$62.45

JAMES E. STONE.

Jan. 31.	For 3,265 lbs. straw . . .	\$17.95	
July 4.	2,520 lbs. straw . . .	14.73	
		<hr/>	\$32.68

WM. MARCOTTE & CO.

Apr. 17.	For 1 $\frac{3}{4}$ doz. hats	\$7.88
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S. H. WOODBURY.

Apr. 20.	For 1,642 lbs. meadow hay, .	\$8.21	
Apr. 28.	1,254 lbs. straw . . .	5.64	
		<hr/>	\$13.85

CUSHMAN & HARDY CO.

Apr. 21.	For six caps	\$1.00
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MONADNOCK MILLS.

Apr. 20.	For 1 case bedspreads	\$48.00
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F. L. WALLACE & CO.

May 11.	For 10 gals. disinfectant	\$10.00
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DANIEL W. BILL.

Apr. 25.	For 119 $\frac{1}{2}$ lbs. maple sugar, \$11.92 ; 40		
	gals. syrup, \$40.00 ; 1 bbl., \$1.25	\$53.17	

F. L. BURNHAM.

May 1.	For 6 bbls. apples	\$10.00
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GEO. A. FARMER.

Apr. 12.	For 2,480 lbs. straw, \$17.16 ; weighing,	
	15c	\$17.31

ROBERT DALZIEL.

Apr. 14.	For 26 bu. potatoes	\$23.40
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A. H. MARSHALL.

Apr. 14.	For 60 doz. eggs	\$9.30
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PETER HARRIS.

May 25.	For repairing lawn mower, locks, and keys	\$8.75
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REPUBLICAN PRESS ASSOCIATION.

Apr. 21.	For advertising examination	\$1.80
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LUTHER CAMPBELL.

Apr. 24.	For 14 cords standing wood	\$28.00
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C. L. B. PERKINS & CO.

May 29.	For 10½ gals. maple syrup	\$11.40
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N. J. WHALEN.

May 30.	For 3 whips, \$3.50 ; trunk, \$2.25	\$5.75
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O. D. KNOX & CO.

June 6.	For 2 bu. potatoes	\$2.60
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WALTER GREEN.

June 6.	For 538 lbs. beef, \$29.59 ; 97 cords birch wood, \$334.65	\$364.24
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WOMAN'S CHRISTIAN TEMPERANCE UNION.

Aug. 3.	For supplying Sunday services 6 months	\$75.00
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EASTMAN & MARTIN.

Apr. 19.	For whitewashing and mason repairs	.	.	.	\$49.42
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INDIA ALKALI WORKS.

1892.

July 25.	For 1 bbl. savogran	.	.	.	\$20.54
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J. G. ELLINGWOOD.

1893.

June 10.	For photographs of boys	.	.	.	\$2.50
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O. WEBBER.

May 16.	For 2,325 lbs. meadow hay	.	.	.	\$9.30
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E. E. BRIGGS.

For shoeing horses, from Apr. 29 to Aug.

24, 1893	\$23.53
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AMERICAN SOAP & WASHOLINE CO.

May 3.	For 2½ bbls. washoline	.	.	.	\$33.66
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PORTER BROTHERS & CO.

May 17.	For 1 great gross buttons, \$3.25; 2 gross buckles, 30c	.	.	.	\$3.55
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B. F. WITHAM.

June 7.	For 100 lbs. codfish	.	.	.	\$6.50
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WINSLOW, RAND & WATSON.

Mar. 13.	For 212 lbs. coffee, \$34.82; box ginger, \$4.00; 2 boxes pepper, \$5.50; can, 70c	.	.	.	\$45.02
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C. W. H. MOULTON & CO.

Apr. 19.	For 43 ft. extension ladder	.	.	.	\$15.05
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FRANK L. DOWNS.

Apr. 24. For 70 prs. shoes \$87.49

J. J. ABBOTT.

Apr. 21. For 20 rolls paper, \$5; 32 yds. border,
\$2; papering, \$5.13 \$12.13

MANCHESTER HEATING & LIGHTING CO.

Apr. 13.	For repairing electric bells . . .	\$4.15	
May 15.	1 farina boiler, \$2; 1		
	coffee pot, 50c . . .	2.50	
	2 couplings, 8c; 4 lbs.		
	asbestos paper, 64c; 9 ft.		
	felt, 72c	1.44	
		<hr/>	\$8.09

MANCHESTER ONE PRICE CLOTHING CO.

Apr. 24. For 108 suits clothes, \$452.25; 7 $\frac{1}{2}$ doz.
ties, \$11.13; 9 boxes collars, 75c . . . \$464.13

W. H. CATE.

1892.

Oct. 6. For 1 pr. boots, \$2.75; lacings, 30c . . . \$3.05

PIKE & HEALD.

1893.

Mar. 21. For 1 $\frac{1}{2}$ lb. pipe \$0.15

H. J. HOLMES.

July 6. For 1 watermelon \$0.55

WILLIAM SHERRY.

July 3. For 20 lbs. candy, \$3; cookies, \$4.25 . . . \$7.25

GEO. E. RICHARDSON & CO.

July 3. For 1 box lemons, \$3; box oranges,
\$3.50; 40 lbs. nuts, \$5.20; express,
75c \$12.45

H. E. BABCOCK & CO.

July 10.	For nursery stock	\$2.50
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GIROUS MAURIA.

July 15.	For 3 days' labor haying	.	.	.	\$5.25
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JOSEPH CLOUD.

July 20.	For 2 days' labor haying	.	.	.	\$3.00
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A. H. STARK.

Aug. 11.	For painting and varnishing 2 carriages		\$17.00
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F. J. BIXBY.

June 16.	For 27 lbs. turkey, \$5.40 ; 14 beef, \$2.52 ; 2 doz. lem- ons, 40c	.	.	.	\$8.32
	4 lbs. steak, 80c ; 6 cu- cumbers, 25c	.	.		1.05
					<hr/>
					\$9.37

EAMES BROTHERS.

Jan. 15.	For castor oil, 10c ; linseed meal, 15c ; 2 prescriptions, 37c	.	.	.	\$0.62
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J. R. FERSON.

Aug. 7.	For 2 hay racks, \$26 ; shoeing horses, \$4.30	.	.	\$30.30
	blacksmith repairs on sleds, wagons, chains, etc., from Oct. 23, 1892, to Aug. 26, 1893			105.95
				<hr/>
				\$136.25

H. M. LOTHROP.

Sept. 25.	For drawing 163 $\frac{1}{2}$ cords wood and loading same on cars	.	.	.	\$244.68
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JOHN T. BEACH.

Sept. 25.	For repairs on farming tools, etc., from July 26 to August 8, 1893	.	.	\$20.75
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E. C. CLARK.

July 5.	For 4 yokes, \$2.98 ; 8 boxes, 25c ; mattress, 75c ; matting, 30c	.	.	4.28
	2 blocks, \$1 ; chains, \$1.20 ; ice-tongs, \$1 ; seed sower, \$5	.	.	8.20
	2 sleds, 75c ; drag, \$1.50 ; wagon, \$31 ; plow, \$1.25	.	.	34.50
				<hr/> \$46.98

MARCEAU & AUDETTE.

July 21.	For 17 days' labor haying	.	.	\$34.00
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D. C. ELLIOTT.

July 25.	For 43 qts. raspberries	.	.	\$6.45
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LEWIS CHRONE.

June 30.	For cutting 181 cords wood	.	.	\$162.90
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R. E. WHEELER.

July 31.	For 12½ days' labor haying	.	.	\$25.00
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E. A. TYRRELL.

Aug. 7.	For arresting boy	.	.	\$5.00
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GEO. M. WHITAKER.

	For New England Farmer, from July 1, 1887, to Aug. 14, 1893	.	.	\$14.75
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GORDON BROTHERS.

Aug. 21.	For 3 baskets peaches	.	.	\$4.00
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JOHN CAVANAUGH.

Aug. 23.	For repairing lounge	\$5.00
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A & E. REED BROTHERS.

July 27.	For mason work and stock	\$17.25
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HOOPER & REED.

June 4.	For surveying wood	\$1.50
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PITTSFIELD PUBLISHING CO.

For Valley Times, from June 1, 1892, to June 1, 1893		\$1.25
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THOMAS A. LANE CO.

For piping and repairs, from Oct. 14, 1892, to June 2, 1893		\$108.13
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GEO. H. TANSWELL.

Sept. 4.	For 17 yds. table linen	\$8.50
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JOHN E. TOWLE & CO.

July 6.	For 67 lbs. ham	\$9.72
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J. CHOATE & CO.

July 28.	For hanging paper	\$26.90
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LIST OF INCIDENTAL EXPENSES FROM OCTOBER 1,
1892, TO OCTOBER 1, 1893.

1892.

Oct.	4.	J. Driscoll, for 6 dustpans	\$0.75
		Plumer & Holton, for cleansing fluid	1.50
	5.	D. A. Simons, for braid . . . . .	.65
		C. A. Trefethen, repairing clock . . . . .	.75
	19.	Moses Hadley, straw	5.30
Nov.	2.	Horse, keeping . . . . .	.75
	5.	Expenses to Boston	3.60
	14.	Expenses getting cattle	3.00
	30.	D. W. Henderson, for arresting boy	5.00
Dec.	2.	Whip . . . . .	.25
	3.	Expenses to Fall River for Owens	10.40
	16.	Hooper & Breed, for surveying wood	1.50
		Extra work and money paid inmates during quarter	2.50
		Inmates' car fare during quarter	11.50
		Postage stamps during quarter	9.00

1893.

Feb.	6.	Carl W. Anderson, cleaning clock . . . . .	.75
	22.	Perry, Mason & Co., for Youth's Companion 1 year	1.75
	27.	Knife sharpener . . . . .	.15
Mar.	5.	Miss Clark, for singing service	1.00
	8.	Kimball Carriage Co., for whip socket . . . . .	.50
	9.	J. Emerson, for 4 doz. eggs . . . . .	.88
	14.	Key-rings and whistle	1.00
	25.	Miss Clark, for singing service	1.00
		F. C. Campbell, for steaming	5.70
		Extra work and money paid inmates during quarter	8.40
		Inmates' car fares during quarter	12.00
		Postage stamps during quarter	10.00
Apr.	20.	Whip . . . . .	.35
	25.	H. Huntress, for plants	1.00
		Carl W. Anderson, for cleaning clock	1.00

Apr. 28.	Tebbetts & Soule, for sponge	\$.25
May 10.	Dentist, for extracting boy's teeth . . . . .	.50
	Adams, for slaughtering cow	2.00
18.	Expenses to Boston and Chelsea	4.35
21.	Expenses, driving cattle Hillsborough	5.00
26.	J. Nichols, for horse-keeping . . . . .	.50
30.	Flags	1.00
June 1.	Express . . . . .	.85
	James Briggs, for basin . . . . .	.25
	Money paid inmates during quarter	7.90
	Inmates' car fares	9.15
	Postage stamps	12.00
July 2.	Expenses to Boston	2.60
10.	Frenchman, for cutting hay two days	3.00
11.	Tickets for boys to Barnum's	8.50
15.	Miss S. Clarke, for singing service	1.00
17.	Expenses to Boston	3.00
26.	Expenses to Hillsborough to see cattle	1.95
28.	Boat-ride for boys	2.25
Aug. 3.	2 harness pads	1.25
7.	Expenses to Nashua	1.25
12.	A. H. Marshall, for shoes	1.50
17.	Expenses to Boston	2.00
24.	Cakes	1.00
Sept. 5.	L. B. Bodwell & Co., for charcoal . . . . .	.40
	Expenses to Hillsborough	3.85
	Denny & Bisco, for sharpening drills . . . . .	.60
18.	Expenses to Boston	3.00
25.	Pittsfield Publishing Co., for "Valley Times" . . . . .	.42
30.	S. F. Claffin, for "Thoughts in Verse" . . . . .	.50
	Extra work and money paid inmates during quarter	3.70
	Postage stamps during quarter	10.00
	Inmates' car fare	10.55

SALARIES AND WAGES.

Paid superintendent and treasurer	\$1,400.00
matron	600.00

Paid principal teacher	\$300.00
assistant teacher	157.00
farmer	547.50
housekeeper	260.00
overseer in chair shop	365.00
overseer in boys' cook room	365.00
overseer in sewing room	208.00
overseer in laundry	207.78
night watchman	341.62
assistant farmers	458.19
book-keeper	100.00
	<hr/>
	\$5,310.09

CONDENSED FINANCIAL STATEMENT OF THE TREASURER.

Cash balance in hands of treasurer, Oct. 1, 1892, \$28.75

CASH RECEIVED.

From state treasurer, annual appropria- tion	\$6,000.00
For board	6,930.94
From Manchester Stocking Co., for labor	1,524.15
chair seating	567.14
Jas. McKean Wilkins fund	219.50
Moody Kent fund	39.07
Miss Louise Penhallow fund	40.93
Ex-Gov. Frederick Smyth memo- rial fund	16.06
Mrs. Nathaniel White	12.00
sale of hay	508.33
various sources	403.62
state treasurer, part of appropria- tion for boiler, etc.	3,000.00
	<hr/>
	19,261.74
	<hr/>
	\$19,290.49

CASH PAID.

For ordinary expenses	\$11,645.34	
salaries	5,310.09	
improvements	600.00	
insurance	120.00	
library books from Miss Penhallow fund	40.93	
prize books from ex-Gov. Frederick Smyth memorial fund	16.06	
periodicals and books from Mrs. Nathaniel White	12.00	
	<hr/>	\$17,744.42
Cash balance, Oct. 1, 1893		\$1,546.07

BILLS RECEIVABLE.

For board	\$2,305.00	
interest due on funds	450.00	
chair work	430.00	
hay	72.00	
	<hr/>	\$3,257.00
		\$4,803.07
Bills payable	200.00	
	<hr/>	\$4,603.07
Available balance, Oct. 1, 1893		\$4,603.07

The preceding tables and the detailed cash account will give you a correct idea of the standing of our school up to October last; for further information we cordially invite you to make us a visit of inspection in the near future, that you may better understand the practical operations of our school.

We are extremely sorry to say that at the present time our children are out of employment of any kind, except the ordinary work of the farm and the household; we shall miss the usual income from the labor of one hundred boys though it is rather small, and the advantages the boys derived from learning a trade which in after life may aid them very much in getting ready employment and a comfortable living. We have made the best

possible effort to obtain work of some kind, but, so far, have been unsuccessful.

The liberal appropriation of five thousand dollars (\$5,000) voted us at the last legislature has been received, but only partially expended.

We have erected a new and commodious boiler house; purchased and set a first-class steel sixty-horsepower boiler at an expense of about one half of the appropriation, and which you will find accounted for in our detailed cash account.

We have made arrangements for the electric lighting of our buildings, and expended several hundred dollars on new water-closets and repairs on old ones.

We did not make the changes we designed to in our workshop, by adding a story for a playroom, for the reason we found the walls only eight inches thick and poorly laid, which competent judges thought not sufficiently strong to safely support the extra weight of an additional story. As we are not using our shop for work, it answers, in a measure, as a play-room for the boys.

We shall be obliged to expend several hundred dollars for a new chimney for our new boiler, which we did not anticipate; as we found on trial the chimney standing convenient to the boiler-house, and supposed to be suitable, not at all safe, as it was single, and had never been plastered inside or out.

In many ways we have been greatly prospered the past year, there having been no deaths. Good health has generally prevailed; with the exception of a long sickness of one of our lads with St. Vitus dance, we have been almost entirely exempt from serious sickness.

Our children, under the care of Miss Belle Scoville, with an experience with us of twenty years in teaching, have made commendable progress in their different studies and in deportment.

The hosiery and chair business is, as I have before stated, completely prostrated, but hope for a change.

Our farm, you will see by the table of products, has as usual yielded quite bountifully; these products very materially aid in the support of our large family.

We have one of the finest herds of cattle in the state, nearly all being registered Devons.

All our girls are taught housework in all its branches ; they also make most of the clothing for the boys.

Our religious Sunday services have been conducted by the Woman's Christian Temperance Union, as usual. We pay them annually one hundred and fifty dollars (\$150) for this service rendered, from our regular income. The different clergymen of the city, as well as laymen, have kindly volunteered their services gratuitously for the benefit of the children and the Temperance Union. We trust their labors may result in much good.

The children of the Catholic faith have been instructed monthly by Rev. Father Mackey, who volunteers his services ; we trust his teaching may be greatly blessed.

Mrs. Nathaniel White has kindly remembered the children for many years by gifts of books for our library, and at Christmas time with a box of oranges and one of candy ; we extend thanks, in behalf of the boys and girls who enjoyed and appreciated her great thoughtfulness.

The legacy of Miss Louise Penhallow of Portsmouth, amounting to one thousand dollars, remains in the savings-bank, the income of which is annually expended in enlarging our library.

Again we thank the publishers of the following papers ; they have gratuitously furnished the children for many years : " Dover Enquirer," " Cheshire Republican," " New Hampshire People and Patriot," " Portsmouth Journal," " Merrimack Journal," " Morning Star," " Our Dumb Animals," " Howard Times," " The Advocate." " The Lyman School Enterprise," twenty copies of " Every Other Sunday," and numerous tracts and books from the International Tract Society, also the Calumet Club for numerous illustrated papers and magazines. This reading-matter has contributed much happiness to our children and served to while away many a weary hour.

The fund of ex-Governor Smyth, amounting to five hundred dollars (\$500), is deposited in the savings-bank, the income of which is yearly expended for prize books for our deserving children at our annual examination. Many thanks, in behalf of our boys and girls who highly appreciate his great kindness.

The James McKean, Wilkins, and Moody Kent funds are safely deposited, and the incomes expended agreeably to provisions of their wills.

To our teachers and officers we renew our thanks for their faithful services during the many years they have been engaged with me in reformatory work.

To the Honorable Board of Trustees : For nearly twenty years I have acted as superintendent of the school, and in all this long period of time our relations, as far as I know, have been of the pleasantest nature. Your kindness is highly appreciated. That the school may be continued in prosperity is my fervent desire.

J. C. RAY,

Superintendent.

Oct. 1, 1893.







